

Set	Items	Description
S1	161	AU=(RESNICK D? OR RESNICK, D? OR CALLANAN M? OR CALLANAN, - M?)
S2	4172	(INTERNET OR ONLINE OR ON()LINE OR WEB? OR ELECTRONIC? OR - COMPUTERI? OR AUTOMAT?) (3W)PAYMENT? ? OR EPAYMENT? OR E()PAYMENT? OR NETPAY OR NET()PAY?
S3	171899	AGENT? OR INTERMEDIAR? OR (TRUSTED OR THIRD OR 3RD) ()PARTY OR MIDDLEMAN OR MIDDLEMEN
S4	2676951	ADD? OR LOAD? OR CREDIT? OR RECHARG? OR TRANSFER? OR REPLENISH? OR FUND? OR FILL()UP OR REFILL?
S5	7594	PREPAY? OR (ADVANCE OR PRE OR BEFORE) (2N) (PAY? OR PAID) OR ESCROW? OR SECURITY()DEPOSIT? OR PREPAID
S6	622775	ACCOUNT? ?
S7	1775979	USER? OR MERCHANT? OR VENDOR? OR SELLER? OR DEALER? OR RETAILER? OR TRADER? OR BUYER? OR CLIENT? OR CUSTOMER? OR CONSUMER? OR PERSON? ? OR INDIVIDUAL? OR MEMBER? ? OR SOMEONE OR ANYONE
S8	3	S2 AND S3 AND S5
S9	111	S2 AND S3
S10	15	S9 AND S6
S11	11	(S8 OR S10) NOT PY>2000

?show files

File 2:INSPEC 1969-2002/Oct W2
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(c) 2002 Info. Today Inc.

File 474:New York Times Abs 1969-2002/Oct 16
(c) 2002 The New York Times

File 475:Wall Street Journal Abs 1973-2002/Oct 16
(c) 2002 The New York Times

File 583:Gale Group Globalbase(TM) 1986-2002/Oct 17
(c) 2002 The Gale Group

Reviewed all 10/2/2002

*Scanned 10/24/2003
all*

11/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

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6611428 INSPEC Abstract Number: C2000-07-7120-034

Title: An intelligent agents -based virtually defaultless check system: the SafeCheck system

Author(s): Jae Kyu Lee; Han Song Yoon

Author Affiliation: Graduate Sch. of Manage. Sci., Korea Adv. Inst. of Sci. & Technol., Seoul, South Korea

Journal: International Journal of Electronic Commerce vol.4, no.3
p.87-106

Publisher: M.E. Sharpe,

Publication Date: Spring 2000 Country of Publication: USA

CODEN: IJECFE ISSN: 1086-4415

SICI: 1086-4415(200021)4:3L:87:IABV;1-H

Material Identity Number: G303-2000-002

U.S. Copyright Clearance Center Code: 1086-4415/2000/\$9.50+0.00

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: The conventional system of paper checkbooks with multiple checks carries a significant risk of default because no form of authorization is required when individual checks are written, although, implicitly, each checkbook is authorized when it is issued to the payer. Nonetheless, checks are a less expensive payment method than credit cards, so they are suitable for a high-credit business environment. To make up for the defect in the paper check system, whereby checks likely to default can be issued without authorization, the authors have devised an **agent** -based electronic check system known as SafeCheck that can monitor the situation and block the issuance of nonallowable checks in a distributed manner. Three types of service are allowed, depending upon the check issuer's credibility. Members of the top credit class require authorization only for each checkbook. Members of the second-level credit class require authorization for each check. Members of the third level credit class are allowed to issue checks only within their checking **account** balance. The bank can dynamically adjust the credit level depending upon the record of defaults. The SafeCheck system consists of three **agents** : a checkbook **agent** at the check issuer's site, a check-receipt **agent** at the check receiver's site, and the bank's control **agents** at the check issuer's and receiver's banks respectively. For security purposes, SafeCheck has public key cryptography, digital signatures and certificate schemes like those of the SET protocol for credit cards. The essence of a checkbook **agent** can be stored in the IC card. (48 Refs)

Subfile: C

Descriptors: authorisation; bank data processing; cheque processing; distributed processing; electronic money; public key cryptography; software **agents**

Identifiers: intelligent **agent** -based system; virtually defaultless electronic cheque system; SafeCheck; authorization; chequebook **agent** ; payment method; high-credit business environment; nonallowable cheque issuance blocking; distributed method; cheque issuer credibility; credit classes; **account** balance; banking; dynamic credit level adjustment; default record; cheque receipt **agent** ; control **agents** ; security; public key cryptography; digital signatures; certificate schemes; SET protocol; IC card; default risk; **electronic payments**

Class Codes: C7120 (Financial computing); C6170 (Expert systems and other AI software and techniques); C6130S (Data security); C6150N (Distributed systems software)

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11/5/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

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6289243 INSPEC Abstract Number: B1999-08-8150-038

Title: Implementing a pre - payment system

Author(s): Tibbenham, M.I.

Author Affiliation: Energy Meas. (Pty) Ltd., South Africa
Conference Title: Ninth International Conference on Metering and Tariffs
for Energy Supply (Conf. Publ No.462) p.251-7
Publisher: IEE, London, UK
Publication Date: 1999 Country of Publication: UK viii+278 pp.
Material Identity Number: XX-1999-01472
Conference Title: Ninth International Conference on Metering and Tariffs
for Energy Supply (Conf. Publ. No.462)
Conference Date: 25-28 May 1999 Conference Location: Birmingham, UK
Language: English Document Type: Conference Paper (PA)
Treatment: Practical (P)

Abstract: **Pre - payment** metering in its simplest form refers to the payment of utilities (electricity, gas, and water) prior to the use of the utility. The consumer purchases credit and then may use the utility until such time as the credit has expired. A traditional **electronic pre - payment** metering system operates on three levels. At the lowest level, are the meters, which are installed at the consumer's home. The next level being the vending stations, which are placed at the utility's office or at appointed **agents**. The communication between the vending stations and the meters is in the form of a token which is used to top up the credit in the meter as well as to transfer or download information to the meter, and in some cases upload information (depending on the token choice) back to the vending station. At the top level is the system master station (SMS) or master client, which is necessary to ensure a common database for reporting as well as to provide for total management, administration, financial and engineering control. The SMS communicates to the various vending stations (vending clients) via modem or other data link. Information on the consumers, tariff changes, etc. are communicated to the vending station and detailed customer sales are communicated back up to the SMS. Success is achieved by pre-planning the implementation of the system and putting in the necessary procedures to ensure a smooth implementation. It is recommended that a checklist of all tasks and decisions be created for a successful implementation. A practical example of such a checklist is given. (0 Refs)

Subfile: B

Descriptors: power system measurement; watthour meters

Identifiers: **pre - payment** system implementation; **pre - payment** metering; electricity metering; gas metering; water metering; credit purchase; **electronic pre - payment** metering system; vending stations; token; information transfer; information download; information upload; system master station; master client; common database; total management; administration; engineering control; financial control; modem; data link; consumer information; tariff changes

Class Codes: B8150 (Power system measurement and metering); B7250G (Display, recording and indicating instruments); B7310F (Power and energy measurement)

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11/5/3 (Item 3 from file: 2)

DIALOG(R) File 2:INSPEC

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03765768 INSPEC Abstract Number: D91000085

Title: **The check isn't in the mail (payment system)**

Author(s): Fairlie, D.

Journal: Best's Review - Property/Casualty Insurance Edition vol.91,
no.6 p.76-80

Publication Date: Oct. 1990 Country of Publication: USA

CODEN: BRPIDU ISSN: 0161-7745

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: **Automatic payment** programs are making it possible for **agents** and insurers to track payments electronically, expediting the premium collection process. Continental Insurance are now offering their **agents** an **automatic payment** system called the Customer Initiated Payment Service, introduced by the Mellon Bank in 1988. This system allows the **agents** to make **electronic payments** to the **account** at the bank

via a toll-free phone call, terminal, PC or CPU. By far, the toll-free phone call is used most frequently with this system. (0 Refs)

Subfile: D

Descriptors: EFTS; insurance

Identifiers: Continental Insurance; **automatic payment** system;
Customer Initiated Payment Service; Mellon Bank; **electronic payments**
Class Codes: D2050G (Insurance)

11/5/4 (Item 1 from file: 99)

DIALOG(R) File 99:Wilson Appl. Sci & Tech Abs

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1113457 H.W. WILSON RECORD NUMBER: BAST93045593

Boston Edison automates **over-the-counter** payments

Electrical World v. 207 (July '93) p. 13

DOCUMENT TYPE: Feature Article ISSN: 0013-4457 LANGUAGE: English

RECORD STATUS: New record

ABSTRACT: Boston Edison uses Western Union's Easy Pay bill-payment system to provide a convenient and more cost efficient way for customers to pay their electric bills in person, says assistant controller George Thompson. Some 40,000 customer payments each month--nearly 8 percent of all of the utility's residential customer payments--are made through the Easy Pay system, with 40 percent of customers paying in cash and 60 percent by check. The system features 80 **agent** locations in Boston Edison's service area, including supermarkets, convenience stores, drugstores, and check cashiers. Thompson notes that since its introduction 3 years ago, the Easy Pay system has eliminated the bottlenecks and problems associated with the proprietary network of local **agent** locations for in-person bill payment.

DESCRIPTORS: Collecting of **accounts** ; Retail stores; Electric utilities--
Customer relations;

11/5/5 (Item 1 from file: 583)

DIALOG(R) File 583:Gale Group Globalbase(TM)

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09273309

OCBC launches e-bank - finatiq is the name

SINGAPORE: OCBC UNVEILS E-BANK

Business Times (XBA) 19 Apr 2000 p.6

Language: ENGLISH

Singapore's OCBC Bank has launched its e-bank, finatiq, which will sell **third - party** unit trusts and pay out 2% interest on its investment **account**. The interest payment is 25-50 basis points higher than the 1.5-1.75% interest ordinary banks offer for similar **accounts**. The function of the **account** will mainly be to facilitate online trades. finatiq is the biggest online distributor of unit trusts. It now provides 114 funds by 13 different fund managers and will unveil another 20 from 3 more fund managers soon. The 2.5% initial sales charge for most funds is lower than the usual 5%. The e-bank now offers just two products, but will progressively introduce other products every 6-10 weeks. This includes securities broking, insurance, mortgages and credit cards. Other e-banking services like **online bill payments** and current **account** services are not in the pipeline. finatiq will earn its revenue from direct sources like interest income, sales commissions and advertising fees. It should lose about S\$ 10 mn in its first year of operation, but projects a positive return of 20% in its third year. The e-bank will be listed on both Nasdaq and the Singapore Exchange within three years. OCBC will invest S\$ 260 mn in the next three years to build up finatiq's capabilities both locally and in the region.

COMPANY: FINATIQ; OCBC

PRODUCT: Cash Dispensers/ATM Systems (3573CD); Electronic Banking Svcs (

6005); Financial Service Information Providers (7375FN);
EVENT: Plant/Facilities/Equipment (44);
COUNTRY: Singapore (9SIN);

11/5/6 (Item 2 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
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09145298
New polish for dozens of Bata outlets nationwide
THAILAND: BATA OUTLETS TO BE UPGRADED
Bangkok Post (XBN) 13 Aug 1999 business p.6
Language: ENGLISH

200 stores in Thailand are being operated directly by Bata Shoe of Thailand Plc while another 30 are via **agents**. The firm has plans to upgrade 80 of its stores by spending B 200 mn. In two years time, all upgrades should be completed. **Electronic** customer-**payment** systems will also be installed in all stores in three years time as Bata is willing to spend B 40 mn on it. In the first half of 1999, Bata managed to obtain B 600 mn worth of local sales. For the entire year, B 1.6-2 bn is the projected revenue. For the next two years, Bata estimates that rising consumer buying will increase its turnover by 20-30%.

COMPANY: BATA SHOE OF THAILAND

EVENT: Company Reports & **Accounts** (83); Capital Expenditure (43);
COUNTRY: Thailand (9THA);

11/5/7 (Item 3 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
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09004361
Online payments cuts fees
AUSTRALIA: NEW ACTIVEPAYMENT SYSTEM BY CREATIVE
The Australian (XAA) 13 Oct 1998 Computers, p.43
Language: ENGLISH

The new ActivePayment **online payment** processing system has been launched by Sydney-based Creative Digital Technology in Australia. Creative will jointly launch ActivePayment with St George and ANZ banks before 25 December 1998. ActivePayment offers merchants with technology and infrastructure for direct Web site credit card transactions processing for clearance into their bank **accounts**. In order to utilise the system, Merchants will have to pay an AU\$ 3,000 set-up charge and a communication fee for maintaining an open line for the banks. The ActivePayment system offers the following services: - delivers 1-year Secure **Electronic Transactions (SET) payment** gateway protocol - provides payment options like credit card, CyberCash and E-cash - eliminate **third - party** commissions for credit card transaction clearance

COMPANY: ANZ; ST GEORGE; CREATIVE DIGITAL TECHNOLOGY
PRODUCT: Cash Dispensers/ATM Systems (3573CD); Electronic Banking Svcs (6005);
EVENT: Product Design & Development (33);
COUNTRY: Australia (9AUS);

11/5/8 (Item 4 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
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06689287
Grand Large Voyages prZpare la rZservation par Internet
FRANCE: GRAND LARGE INTERNET RESERVATION SYSTEM

The Nice (France) based travel **agent**, Grand Large Voyages, is one of the first members of the SZlectour group to be connected to the Internet, and foresees the launch of a reservation system on the **Web** with a secure **payment** arrangement **before** the end of 1998. Grand Large Voyages has seen its turnover increase from FFr 60mn to FFr 100mn between 1995 and 1998, and now employs 40 staff. It specialises in travel to the UK and Ireland.

COMPANY: GRAND LARGE VOYAGES

PRODUCT: Travel Agencies (4721); Lodging & Tourist Services (7010);
Tourism & Travel (7010TT);
EVENT: General Management Services (26); Product Design & Development (33);
COUNTRY: France (4FRA);

11/5/9 (Item 5 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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04860609

The irresistible rise of the **third party** provider
UK - BUSINESS GROWS FOR **THIRD PARTY** PROVIDERS
Financial Technology Bulletin (FTB) 0 January 1992 p1-4

Business is growing for **3rd party** providers to the financial institutions, which more and more are concentrating on their main business and employing specialist firms for data processing. Areas of application include payment systems, paperless dealing and settlements, and mortgage processing. Sligos (France) now has a 51% stake in Nexus (UK), provider of **electronic payment** services, NMW Computers and SD-Scicon UK have linked up to serve brokers not wishing to set up a Taurus **Account** Controller system, and Bank of Scotland has contracted Mortgage Clearing to process mortgage applications.

COMPANY: SLIGOS; NEXUS; NMW COMPUTERS; SD-SCICON UK; BANK OF SCOTLAND

PRODUCT: Data Processing in Finance Sector (7374FI); Computer Services (COSV); Computer Facilities Management (7378); Financial Services Software (7372FI); CAD/CAM Mechanical Software (COSW); Electronic Banking Services (6005);
EVENT: NEW SERVICE EXTENSION (36);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

11/5/10 (Item 6 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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03882519

BANK OF SCOTLAND HAS 4.5% OF RETAIL BANKING BUSINESS
UK - BANK OF SCOTLAND HAS 4.5% OF RETAIL BANKING BUSINESS
Banking World (BGW) 0 December 1990 p23
ISSN: 0737-6413

Bank of Scotland **accounts** for an estimated 4.5% share of retail banking business in the UK, with around 50% of its advances to borrowers living in England and Wales. The bank's Central Banking Services operation was formed in Edinburgh, UK, in 1980 to acquire a share of the English market without the need to form a High Street network. Its products are sold via **intermediaries** or by advertising and direct mail, and it provides commercial and residential mortgages, a wide range of credit and deposit services and administers the bank's Money Market Cheque **Account**. Bank of

Scotland's Transcontinental **Automated Payments** Service (TAPS), based in Glasgow, UK, which was formed to look after payments which cross national boundaries, currently provides some 250k social security pensioners with payments by direct credit to local bank **accounts**, and deals with around 400k payments a month in 15 countries. In 1990, the bank's Dunfermilne, UK, Visa Centre changed its name to Bank of Scotland Card Services, with an investment of around GBP10 mil in a greenfield site providing technology for its Visa card processing. The Dunfermilne Card Centre currently processes cards for Chase Manhattan Bank, Halifax Building Society and National & Provincial Building Society.

PRODUCT: Financial Services (6000);
EVENT: COMPANIES ACTIVITIES (10);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

11/5/11 (Item 7 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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02142303

BUILDING SOCIETIES KEEP UP WITH BANKS

UK - BUILDING SOCIETIES KEEP UP WITH BANKS
Financial Times (C) 1991 (FT) 26 September 1988 p42

UK building societies are resuming their strong position, and in 1988 they hold 65% of the mortgage market, compared to 46% in 1987, following the Building Societies Act Schedule of February 1987. Since mid-1987, the groups have expanded into unit trusts, pensions, personal loans, credit cards, share dealing and cheque-clearing. The Halifax has launched a cash card system and credit cards, Nationwide Anglia and Abbey National offer cheque books and current **accounts**. The personal loan schemes generally have **agents** such as the Anglia FlexAccount, which is handled by the Co-operative Bank, and the Bank of Scotland deals with Halifax's Visa card. Since the banking bulk electronic clearing system was altered in June 1988 the membership criteria now includes up to the top five or six societies. The top societies are considering becoming limited companies, however smaller companies are planning to incorporate with retail organisations and insurance companies despite the statutory five years' protection from takeover presenting a problem. National & Provincial, Alliance & Leicester and Abbey National are all considering conversions. Matrix & Links and ATM networks merged in August 1988 in order to keep up with the **electronic payment** systems.

Copyright: Financial Times Ltd 1991

PRODUCT: Building Societies (6120);
EVENT: MARKET & INDUSTRY NEWS (60);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

Set	Items	Description
S1	23	AU=(RESNICK D? OR RESNICK, D? OR CALLANAN M? OR CALLANAN, - M?)
S2	1863	(INTERNET OR ONLINE OR ON()LINE OR WEB? OR ELECTRONIC? OR - COMPUTERI? OR AUTOMAT?) (3W)PAYMENT? ? OR EPAYMENT? OR E()PAYMENT? OR NETPAY OR NET()PAY?
S3	1506658	SERVICE? OR GOODS OR ITEM? ? OR PRODUCT? ?
S4	891669	AGENT? OR INTERMEDIAR? OR (TRUSTED OR THIRD OR 3RD) ()PARTY OR MIDDLEMAN OR MIDDLEMEN
S5	3563294	ADD? OR LOAD? OR CREDIT? OR RECHARG? OR TRANSFER? OR REPLENISH? OR FUND? OR FILL()UP OR REFILL?
S6	4214	PREPAY? OR (ADVANCE OR PRE OR BEFORE) (2N) (PAY? OR PAID) OR ESCROW? OR SECURITY()DEPOSIT?
S7	44961	ACCOUNT? ?
S8	1883554	USER? OR MERCHANT? OR VENDOR? OR SELLER? OR DEALER? OR RETAILER? OR TRADER? OR BUYER? OR CLIENT? OR CUSTOMER? OR CONSUMER? OR PERSON? ? OR INDIVIDUAL? OR MEMBER? ? OR SOMEONE OR ANYONE
S9	0	S1 AND S2 AND S6
S10	325	S4(10N)S7
S11	19	S2 AND S10
S12	80	S6(7N)S7
S13	5	S12 AND S4
S14	3743	S5(5N)S7
S15	172	S14 AND S2
S16	29	S15 AND (S6 OR S4)
S17	18	S16 AND IC=G06F-017/60
S18	34	S17 OR S11 OR S13

reviewed all 10/2/2002

?show files

File 347:JAPIO Oct 1976-2002/Jun(Updated 021004)
(c) 2002 JPO & JAPIO
File 350:Derwent WPIX 1963-2002/UD,UM &UP=200266
(c) 2002 Thomson Derwent

7/24/2003

18/5/1 (Item 1 from file: 347)
DIALOG(R) File 347:JAPIO
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07255225 **Image available**
COST SETTLEMENT SYSTEM BY REMITTANCE PROCEDURE USING SURROGATE RECOVERY
FUNCTION

PUB. NO.: 2002-123684 [JP 2002123684 A]
PUBLISHED: April 26, 2002 (20020426)
INVENTOR(s): TAKAHASHI MASAZUMI
IMAI SHINYA
YOSHIMURA YUJI
SAKANAKA HIROYUKI
APPLICANT(s): MITSUI & CO LTD
APPL. NO.: 2000-313062 [JP 2000313062]
FILED: October 13, 2000 (20001013)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To suggest a cost settlement method by which remittance procedures from a buyer to a seller and remittance procedures at the buyer's side are facilitated and a remittance charge is substantially relieved by using a surrogate recovery function.

SOLUTION: In this cost settlement system 1, the buyer 4 transmits payment settlement data and an account transfer instruction signal from his/her terminal 5 to a surrogate remittance agent center 2 (an arrow 3-1). The surrogate remittance agent center 2 transfers a payment instruction signal to a surrogate recovery agent center 3 (arrows 3-2, 3-3). The surrogate recovery agent center 3 issues an instruction for transferring a charged amount from a buyer's bank account 8 to a bank account 12 of a surrogate recovery agent (an arrow 4), when receipt of money is confirmed (an arrow 5), remits money for account transfer from the bank account 12 of the surrogate recovery agent to an escrow account 14 of a surrogate remittance agent 13 (an arrow 6) and remits the money for account transfer from the escrow account 14 to a seller's bank account 10 (an arrow 7). Cost settlement by remittance using a cost recovery function is completed via the above steps.

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18/5/2 (Item 1 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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014780909 **Image available**
WPI Acc No: 2002-601615/200265
WRPX Acc No: N02-476921

Secure network payment system for making payments over a network by use of a payment centre account providing validation of customer orders while performing customer account validation checks

Patent Assignee: CHANG T (CHAN-I); LI L (LILL-I); SHEN H (SHEN-I)

Inventor: CHANG T; LI L; SHEN H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2371639	A	20020731	GB 20011864	A	20010124	200265 B

Priority Applications (No Type Date): GB 20011864 A 20010124

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
GB 2371639	A		27	G06F-017/60	

Abstract (Basic): GB 2371639 A

NOVELTY - Secure method for payments over a network (400) are provided by a customer account set up at a payment centre (300) which has access to a supply server (500) to receive customer orders for goods or services. The order information provided by the supply server

comprise of payment data to identify the customer to the payment centre
DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for the
payment centre apparatus used.

The payment centre will then validate the customer account and
transmit the validation to the supply server which proceeds to process
the customers order upon receipt of the authorization information
provided by validation servers (310, 320) at the payment centre. The
validation servers are isolated by a temporary server from the main
server avoiding a direct channel and increasing security.

The security is provided by the use of a number of validation
servers which are connected individually and irregularly for short
periods of time.

USE - Used to provide secure payment of accounts over a network.

ADVANTAGE - Funds can be paid into the account in various
manners such as direct debit or by telephone thus avoiding any security
issues over the Internet . The payment by ' third party ' account
with indirect irregular connections increases security.

DESCRIPTION OF DRAWING(S) - The drawing shows schematic diagram of
a secure payment system.

Payment Centre (300)
Validation server (310,320)
Network (400)
Supply server (500)
pp; 27 DwgNo 1/5

Title Terms: SECURE; NETWORK; PAY; SYSTEM; NETWORK; PAY; CENTRE; ACCOUNT;
VALID; CUSTOMER; ORDER; PERFORMANCE; CUSTOMER; ACCOUNT; VALID; CHECK
Derwent Class: T01; T05; W01
International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G06F-001/00
File Segment: EPI

18/5/3 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014768609
WPI Acc No: 2002-589313/200263
XRPX Acc No: N02-467573

On - line payment settlement method for multi-party based service
system, involves apportioning fee to identified service providers and
crediting service provider accounts with respective fee

Patent Assignee: LEVEL Z LLC (LEVE-N)
Inventor: ANVEKAR D K; GOPINATH B; MANGLA R; SUNDARAM S
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020069188	A1	20020606	US 2000728591	A	20001201	200263 B

Priority Applications (No Type Date): US 2000728591 A 20001201

Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
US 20020069188 A1 10 G01R-011/56

Abstract (Basic): US 20020069188 A1

NOVELTY - The operating service providers (1101-1103) are
identified to provide user service (120) in exchange from fee debited
from an account associated with the user (130). The fee is apportioned
to the identified service provider and its account is credited with
the respective field.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the
following:

- (1) Computer readable medium storing executable instruction for
payment settlement; and
- (2) Multi-party based service system.

USE - For providing payment settlements for multi-party based
service system (claimed).

ADVANTAGE - The service providers are capable of providing
respective service portions suitable for effecting the desired service,

thereby enabling the service measurement and settlement agent to secure alternative payment of the customer account by the customer.

pp; 10 DwgNo 0/4

Title Terms: LINE; PAY; SETTLE; METHOD; MULTI; PARTY; BASED; SERVICE; SYSTEM; APPORTION; FEE; IDENTIFY; SERVICE; SERVICE; ACCOUNT; RESPECTIVE; FEE

Derwent Class: T01; T05

International Patent Class (Main): G01R-011/56

International Patent Class (Additional): G01R-021/133; G06F-017/00;

G06F-017/60 ; H04K-001/00; H04L-009/00

File Segment: EPI

18/5/4 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014760317 **Image available**

WPI Acc No: 2002-581021/200262

Advertisement agency method over internet

Patent Assignee: CPOCKET.COM INC (CPOC-N)

Inventor: KIM S G; LEE S T

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002017209	A	20020307	KR 200050407	A	20000829	200262 B

Priority Applications (No Type Date): KR 200050407 A 20000829

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002017209	A	1	G06F-017/60	

KR 2002017209 A 1 G06F-017/60

Abstract (Basic): KR 2002017209 A

NOVELTY - An internet advertisement agency method is provided to compensate for an advertisement participation or a member subscription with money if a user participates in an advertisement or subscribes for an advertisement agent as a member so that it can increase an advertisement effect.

DETAILED DESCRIPTION - The method comprises steps of a user requesting a member subscription to an advertisement agent (S1), the advertisement agent requesting personal informations to the user (S2), the user sending the personal information to the advertisement agent (S3), the advertisement agent approving the subscription of the user (S4), the advertisement agent sending a member code and the personal information to an electronic payment server (S5), the payment server approving the member subscription (S6), the payment server sending the personal information of the member to a bank server (S8), the bank server opening a cyber account with an account number (S9), the payment server transmitting the information on the cyber account to the member via the advertisement agent (S10), in the case that the payment server depositing money on the cyber account, the member requesting to transfer money from a real account to the cyber account (S11), the bank server transferring money from the real account to the cyber account (S12), in the case that the payment server transferring money from the cyber account to the real account, the member requesting a transfer of money from the cyber account to the real account (S14), the payment server sending a money transfer format to the bank server (S15), and the bank server depositing the money, deposited in the cyber account, to the real account (S16).

pp; 1 DwgNo 1/10

Title Terms: ADVERTISE; AGENT ; METHOD

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

18/5/5 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014754144 **Image available**

WPI Acc No: 2002-574848/200261

XRPX Acc No: N02-455730

Installment loan payment method involves sending payment to creditor , only when fund in custodial account which holds amount deducted from consumer's paycheck, is sufficient

Patent Assignee: WILSON L S (WILS-I)

Inventor: WILSON L S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020082987	A1	20020627	US 2000748935	A	20001227	200261 B

Priority Applications (No Type Date): US 2000748935 A 20001227

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20020082987 A1 14 G06F-017/60

Abstract (Basic): US 20020082987 A1

NOVELTY - An amount is deducted from consumer's paycheck and is forwarded to financial intermediary for holding amount in custodial account . The payment is sent to the creditor on the date established for sending the installment, only when sufficient fund is present in the custodial account .

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for method for setting up a system for using pay roll debits to make installment payments.

USE - For paying installment using payroll debits.

ADVANTAGE - The installment payments for creditors are made automatically using the payroll debits, hence consumer time is saved and the payment is evenly deducted from the paycheck.

DESCRIPTION OF DRAWING(S) - The figure shows the process diagram for setting up the electronic payment system.

pp; 14 DwgNo 1/8

Title Terms: LOAN; PAY; METHOD; SEND; PAY; FUND; ACCOUNT; HOLD; AMOUNT; CONSUME; SUFFICIENT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

18/5/6 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014687733 **Image available**

WPI Acc No: 2002-508437/200254

XRPX Acc No: N02-402385

Electronic commerce system in which registered user puts USB key with authorized unique serial number into USB port

Patent Assignee: XU X (XUXX-I)

Inventor: XU X

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200242886	A1	20020530	WO 2000CN486	A	20001123	200254 B
AU 200115127	A	20020603	WO 2000CN486	A	20001123	200263
			AU 200115127	A	20001123	

Priority Applications (No Type Date): WO 2000CN486 A 20001123

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200242886 A1 C 20 G06F-001/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR

Abstract (Basic): WO 200242886 A1

NOVELTY - The system will establish databases for two types of subscribers (Internet users and e-businessmen) using the commerce information of every registered businessman and the identity of registered users, as well as debit/credit cards and/or bank account information in the **third party** data centre system.

DETAILED DESCRIPTION - When a registered user confirms to purchase any product or service from a registered businessman. Upon receiving the consumer's purchase confirmation signal, the registered businessman web server transmits the bill in **electronic** form to the **payment** side (the registered user) through Internet or any direct dialing connection. The registered user only requires to put the USB key with an authorized unique serial number into the USB port, and inputs his/her own code or password, then the system can instantly authenticate the identity of the consumer and ask for the credit from the designated bank. Upon obtaining the approval of the bank, the system can inform the businessman the completion of actual delivering goods to the registered user and at the same time send an e-mail to the registered user. The system can debit purchased products' amount from the registered user's bank account and credit the total amount of registered businessman bank.

USE - Electronic commerce system in which registered user puts USB key with authorized unique serial number into USB port

pp; 20 DwgNo 1/6

Title Terms: ELECTRONIC; SYSTEM; REGISTER; USER; KEY; AUTHORISE; UNIQUE; SERIAL; NUMBER; PORT

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-001/00

File Segment: EPI

18/5/7 (Item 6 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014625445 **Image available**

WPI Acc No: 2002-446149/200248

XRPX Acc No: N02-351529

Transactional system for media such as paper used in printer, has account manager for transferring royalty amount from medium provider's account to content provider's account

Patent Assignee: HEWLETT-PACKARD CO (HEWP)

Inventor: CURRANS K G; SANG H W

Number of Countries: 028 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1202227	A2	20020502	EP 2001309003	A	20011024	200248 B
JP 2002149872	A	20020524	JP 2001330957	A	20011029	200250
CN 1351307	A	20020529	CN 2001137596	A	20011030	200258

Priority Applications (No Type Date): US 2000702254 A 20001030

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 1202227 A2 E 18 G07F-007/10

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

LI LT LU LV MC MK NL PT RO SE SI TR

JP 2002149872 A 11 G06F-017/60

CN 1351307 A G06F-017/60

Abstract (Basic): EP 1202227 A2

NOVELTY - A transmitter transmits the identifiers read from a medium (26) and the merchantable content (28) respectively to a clearinghouse (36). An **account** manager of the house **transfers** a royalty amount from a medium provider's account to a content provider's account.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for

automatic payment apparatus.

USE - For performing transaction during purchase of media such as paper, vellum, film, Mylar, audio tapes, video tapes, recordable compact disks (CD-R), mini disks, floppy disks, batteries, inkjet cartridges, toner cartridges for use in computers, printers, plotters, video cassette recorders, cassette players, MP3 players, facsimile, zip drives, etc.

ADVANTAGE - Allows easy usage or reproduction of the copyrighted or other privileged material. Reduces transaction cost, since a pre-payment amount does not require a separate account for each user to be setup. Allows user to set easy access to privileged content and protects the content provider from piracy of their work.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the transactional system.

Medium (26)

Merchantable content (28)

Clearinghouse (36)

pp; 18 DwgNo 1/11

Title Terms: SYSTEM; MEDIUM; PAPER; PRINT; ACCOUNT; MANAGE; TRANSFER; AMOUNT; MEDIUM; ACCOUNT; CONTENT; ACCOUNT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60 ; G07F-007/10

File Segment: EPI

18/5/8 (Item 7 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014584583 **Image available**

WPI Acc No: 2002-405287/200243

XRPX Acc No: N02-318172

Method of managing a user's service accounts by registering the accounts with an intermediary and performing specified management tasks in response to the setting of a trigger condition in any account

Patent Assignee: CAPITAL ONE FINANCIAL CORP (CAPI-N)

Inventor: PLUNKETT J M

Number of Countries: 096 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200231735	A1	20020418	WO 2001US31735	A	20011010	200243 B
AU 200196798	A	20020422	AU 200196798	A	20011010	200254

Priority Applications (No Type Date): US 2000685335 A 20001011

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200231735 A1 E 43 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200196798 A G06F-017/60 Based on patent WO 200231735

Abstract (Basic): WO 200231735 A1

NOVELTY - The intermediary gathers account information from the service providers and analyzes the collected information to determine whether any management function are needed. The functions may involve sending account status information to the user and making automatic payments to accounts in debt. The triggers which cause actions to be performed can be set for each account.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for

(a) a system for managing a user's service accounts

(b) a computer readable medium carrying program instructions for managing a user's service accounts

USE - Managing financial services.

ADVANTAGE - Allows pre-emptive action to be taken to avoid penalty payments on overdrawn accounts and to manage accounts efficiently.

DESCRIPTION OF DRAWING(S) - Drawing is a block diagram of the system.

pp; 43 DwgNo 1/5

Title Terms: METHOD; MANAGE; USER; SERVICE; ACCOUNT; REGISTER; ACCOUNT; INTERMEDIARY; PERFORMANCE; SPECIFIED; MANAGEMENT; TASK; RESPOND; SET; TRIGGER; CONDITION; ACCOUNT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

18/5/9 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014518907 **Image available**

WPI Acc No: 2002-339610/200237

XRPX Acc No: N02-267054

Integrated payment services over the Internet, where financial institution provides on - line payments , risk management, account information protection, escrow services, and payee holding accounts

Patent Assignee: CITIBANK NA (CITI-N); SCHUTZER D (SCHU-I)

Inventor: SCHUTZER D

Number of Countries: 097 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200217196	A1	20020228	WO 2001US26186	A	20010822	200237 B
US 20020032653	A1	20020314	US 2000226670	P	20000822	200237
			US 2001933837	A	20010822	
AU 200188343	A	20020304	AU 200188343	A	20010822	200247

Priority Applications (No Type Date): US 2000226670 P 20000822; US 2001933837 A 20010822

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200217196 A1 E 36 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20020032653 A1 G06F-017/60 Provisional application US 2000226670

AU 200188343 A G06F-017/60 Based on patent WO 200217196

Abstract (Basic): WO 200217196 A1

NOVELTY - Method for conducting an electronic transaction between two parties, comprises: receiving payment instructions electronically from the party A by a party C; determining whether the party A has an existing checking account and credit card account with the party C; carrying out the instructions, the instructions directed at satisfying an obligation to party B by party A by debiting directly from party A's existing checking account or credit card account , or a newly established account; and integrating financial services in satisfying the obligation of party A to party B.

DETAILED DESCRIPTION - INDEPENDENT CLAIM is also included for the following:system

USE - For the Internet.

ADVANTAGE - Empowers non-merchants with the capability of receiving integrated payment services over a communications network. Payments may be made directly from a payer's checking or credit card account , and the payer and payee may individually select the preferred manner of payment in terms of timeliness, guarantees, and fees.

DESCRIPTION OF DRAWING(S) - The diagram shows an electronic transaction over a communications network

payer (8)

Internet (9)

payee (10)

pp; 36 DwgNo 3/14

Title Terms: INTEGRATE; PAY; SERVICE; FINANCIAL; INSTITUTION; LINE; RISK;
MANAGEMENT; ACCOUNT; INFORMATION; PROTECT; ESCROW ; SERVICE; HOLD;
ACCOUNT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

18/5/10 (Item 9 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014482638 **Image available**

WPI Acc No: 2002-303341/200234

XRFX Acc No: N02-237329

Agent -based e-commerce transaction system maintains escrow account
with transaction privacy clearing house for receiving and dispersing
forms of remuneration of authorized transactions

Patent Assignee: SONY ELECTRONICS INC (SONY)

Inventor: LUDTKE H A; MARITZEN L M; TADAFUSA T; TSUKAMURA-SAN Y

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020026423	A1	20020228	US 2000228009	P	20000823	200234 B
			US 2000737274	A	20001212	

Priority Applications (No Type Date): US 2000228009 P 20000823; US
2000737274 A 20001212

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020026423	A1		17	H04K-001/00	Provisional application US 2000228009

Abstract (Basic): US 20020026423 A1

NOVELTY - The point of sale terminal (20) identifies user
transaction device (16) such as digital wallet for communication by
transaction privacy processing clearing house (22), that authorizes
transaction on behalf of user. An escrow account (32) is maintained
in the clearing house for receiving and dispersing forms of
remuneration associated with authorized transactions.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
following:

(a) Apparatus for performing electronic commerce;

(b) Method for permitting users to conduct electronic commerce
transactions

USE - For e-commerce transactions using agent -based model,
digital wallets, smart cellular phones, kiosks, personal digital
assistants (PDAs), personal computers (PCs), privacy cards, etc., at an
infrastructure level transaction model, capable of providing consumer
incentives.

ADVANTAGE - Suits for any business applications. Is fully
automated. The clearings can be done in any forms like physical
currency, digital currency, credit and barter. The information about
user need not be shared with vendor.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
e-commerce system.

User transaction device (16)

Point of sale terminal (20)

Transaction privacy processing clearing house (22)

Escrow account (32)

pp; 17 DwgNo 1/8

Title Terms: AGENT ; BASED; TRANSACTION; SYSTEM; MAINTAIN; ESCROW; ACCOUNT
; TRANSACTION; PRIVATE; CLEAR; HOUSE; RECEIVE; DISPERSE; FORM; AUTHORISE;
TRANSACTION

Derwent Class: T01; T05; W01

International Patent Class (Main): H04K-001/00

International Patent Class (Additional): G06F-017/60; H04L-009/00

File Segment: EPI

18/5/11 (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014428894 **Image available**
WPI Acc No: 2002-249597/200230
XRPX Acc No: N02-193998

Payment execution method for electric charges, involves performing payment on behalf of account holding customer, based on received request, and notifying completion of payment to customer

Patent Assignee: DAINIPPON PRINTING CO LTD (NIPQ)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002056198	A	20020220	JP 2000239585	A	20000808	200230 B

Priority Applications (No Type Date): JP 2000239585 A 20000808

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002056198	A		5	G06F-017/60	

Abstract (Basic): JP 2002056198 A

NOVELTY - A request for payment is transmitted to a bank (4), by an account holding customer (1) through an agent (2). The bank makes payment on behalf of the customer and notifies the completion of payment to the requested customer.

USE - For online payment of water charges, electric charge, gas charge, etc.

ADVANTAGE - Efficient online payment is performed with high security.

DESCRIPTION OF DRAWING(S) - The figure shows the model of procedure execution method. (Drawing includes non-English language text).

Account holding customer (1)

Agent (2)

Bank (4)

pp; 5 DwgNo 1/2

Title Terms: PAY; EXECUTE; METHOD; ELECTRIC; CHARGE; PERFORMANCE; PAY; ACCOUNT; HOLD; CUSTOMER; BASED; RECEIVE; REQUEST; NOTIFICATION; COMPLETE; PAY; CUSTOMER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

18/5/12 (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014400382 **Image available**
WPI Acc No: 2002-221085/200228
XRPX Acc No: N02-169745

Payments agency system for Internet shopping, has payment center that settles account when payment screen is displayed by selection of payment banner

Patent Assignee: NIPPON KNOWLEDGE KK (NIKN-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001338147	A	20011207	JP 2000160374	A	20000530	200228 B

Priority Applications (No Type Date): JP 2000160374 A 20000530

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001338147	A		5	G06F-017/60	

Abstract (Basic): JP 2001338147 A

NOVELTY - The payment screen is displayed by selecting payment banner after selecting the goods. The selling company (2) transmits

data and purchase amount that are input by user to payment center (1).
The payment center settles account between user and credit firm
(3a) and bank (3b).

USE - For collecting price of goods in Internet shopping.

ADVANTAGE - Simplifies goods price collection by just clicking
banner displayed to web page. Avoids need for input of account number
and card number by purchaser for every dealing. Improves security by
avoiding need for passage of data on Internet continuously.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
payments agency system. (Drawing includes non-English language text).

Payment center (1)
Selling company (2)
Credit firm (3a)
Bank (3b)

pp; 5 DwgNo 1/6

Title Terms: AGENT ; SYSTEM; SHOPPING; PAY; SETTLE; ACCOUNT; PAY; SCREEN;
DISPLAY; SELECT; PAY; BANNER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G07F-019/00

File Segment: EPI

18/5/13 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014391705 **Image available**

WPI Acc No: 2002-212408/200227

XRPX Acc No: N02-162372

Internet based agent payment system for account settlement in
bank, performs payment to BOJ-net system based on payment schedule
details and recognition of agent payment with respect to specific bank,
stored in database

Patent Assignee: SAKURA GINKO KK (SAKU-N); SUMITOMO GINKO KK (SUMI-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002041785	A	20020208	JP 2000222885	A	20000724	200227 B

Priority Applications (No Type Date): JP 2000222885 A 20000724

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002041785	A	16	G06F-017/60	

Abstract (Basic): JP 2002041785 A

NOVELTY - A truster terminal (20) inputs payments schedule details
and recognition of agent payment with respect to a specific bank. A
communication unit registers the input information in a database (51).
A RTGS system (60) performs the payment to a BOJ-net system (80) based
on the registered information.

USE - For account settlement in banks through internet.

ADVANTAGE - The account settlement is performed easily in short
period.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
agent payment system. (Drawing includes non-English language text).

Truster terminal (20)

Database (51)

RTGS system (60)

BOJ-net system (80)

pp; 16 DwgNo 1/10

Title Terms: BASED; AGENT; PAY; SYSTEM; ACCOUNT; SETTLE; BANK; PERFORMANCE;
PAY; NET; SYSTEM; BASED; PAY; SCHEDULE; DETAIL; RECOGNISE; AGENT; PAY;
RESPECT; SPECIFIC; BANK; STORAGE; DATABASE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

18/5/14 (Item 13 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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014384568 **Image available**
WPI Acc No: 2002-205271/200226
XRPX Acc No: N02-156251

Electronic bill payment transaction method for Internet involves transferring copy of transaction data and electronic funds to server of merchant, if user's prepaid account funds are sufficient to meet bill payment request amount

Patent Assignee: LEAVELL B (LEAV-I)
Inventor: LEAVELL B
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020016768	A1	20020207	US 99256540	A	19990224	200226 B
			US 99457653	A	19991209	
			US 2000561236	A	20000428	
			US 2000217278	P	20000711	
			US 2000721322	A	20001122	
			US 2001900785	A	20010706	

Priority Applications (No Type Date): US 2000217278 P 20000711; US 99256540 A 19990224; US 99457653 A 19991209; US 2000561236 A 20000428; US 2000721322 A 20001122; US 2001900785 A 20010706

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020016768	A1		4	G06F-017/60	CIP of application US 99256540 CIP of application US 99457653 CIP of application US 2000561236 Provisional application US 2000217278 CIP of application US 2000721322

Abstract (Basic): US 20020016768 A1

NOVELTY - A request for bill payment is transmitted from a user to a transaction server and the request is compared against the user's prepaid account funds. When the funds are determined to be sufficient, the prepaid account of the user is debited and the payment transaction is recorded. A copy of electronic bill payment transaction and electronic funds are transferred to the server of the merchant.

USE - For performing on - line electronic bill payment transaction.

ADVANTAGE - Enables account reconciliation between the financial institution and the payee within a minimum time period. Ensures efficient, economical and satisfactory completion of bill payment and reconciliation transaction through Internet.

DESCRIPTION OF DRAWING(S) - The figure shows the flow diagram explaining the transaction process.

pp; 4 DwgNo 1/1

Title Terms: ELECTRONIC; BILL; PAY; TRANSACTION; METHOD; TRANSFER; COPY; TRANSACTION; DATA; ELECTRONIC; FUND; SERVE; MERCHANT; USER; PREPAYMENT; ACCOUNT; FUND; SUFFICIENT; BILL; PAY; REQUEST; AMOUNT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

18/5/15 (Item 14 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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014334628
WPI Acc No: 2002-155331/200221
XRPX Acc No: N02-118124

Electronic commerce secure purchase payment and transaction system includes capitalization of reduction and or value credits between a client and goods or service provider

Patent Assignee: NATALE R (NATA-I)
Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
BE 1013368	A6	20011204	BE 2000231	A	20000403	200221 B

Priority Applications (No Type Date): BE 2000231 A 20000403

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
BE 1013368	A6		5	G06F-000/00	

Abstract (Basic): BE 1013368 A6

NOVELTY - A pre-paid telephone type scratch card which reveals a PIN code linked specifically to a particular electronic commerce mini-account is edited by an intermediary agency. The card has a pre-defined value and can be bought with real money in authorized distribution outlets. The purchaser uses the card on certain internet sites via the agency internet site. The purchaser using the PIN code obtain the balance on the mini-account or virtual wallet after a purchase(s).

DETAILED DESCRIPTION - The system uses a intermediary agency which is the guarantor and debtor for the transaction of a group of client using the systems mini-accounts or virtual purses/wallets with respect to a group of providers belonging to the system. The agency controls the clients purchase/service accounts in the electronic system in terms of real monetary values. Each account has a PIN code composed of specific and unique alpha/numeric algorithm. As an alternative, instead of using pre-paid cards, the PIN code can be transmitted over the internet. In this case the client can obtain a PIN code linked to a mini-account by using his/her credit card, home or phone banking system or an other banking transaction system or by WAP (wireless application protocol) to make electronic links with goods or service providers

USE - For electronic commerce.

ADVANTAGE - Designed to allow use of pre-paid scratch cards, credit cards, home or telephone banking, systems, etc.

pp; 5 DwgNo 0/0

Title Terms: ELECTRONIC; SECURE; PURCHASE; PAY; TRANSACTION; SYSTEM; REDUCE ; VALUE; CREDIT; CLIENT; GOODS; SERVICE

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00

International Patent Class (Additional): G07F-000/00

File Segment: EPI

18/5/16 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014276618 **Image available**

WPI Acc No: 2002-097320/200213

XRPX Acc No: N02-071941

School commerce system for managing electronic fund payments uses database with prospective, historical, transactional and/or restriction information

Patent Assignee: RUSSELL R A (RUSS-I)

Inventor: RUSSELL R A

Number of Countries: 095 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200175759	A1	20011011	WO 2001US9817	A	20010327	200213 B
US 20010047310	A1	20011129	US 2000192724	P	20000327	200213
			US 2001819133	A	20010327	
AU 200149516	A	20011015	AU 200149516	A	20010327	200214

Priority Applications (No Type Date): US 2000192724 P 20000327; US 2001819133 A 20010327

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200175759	A1	E	36	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS
JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL
PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20010047310 A1 G06F-017/60 Provisional application US 2000192724

AU 200149516 A G06F-017/60 Based on patent WO 200175759

Abstract (Basic): WO 200175759 A1

NOVELTY - The system has a network based central controller trustee computer accessible by students, parents, school trustees, and vendors. The central controller trustee computer has a commerce database by which a parent has previously established a student account with pertinent information about how the account is to be electronically funded from a third party financial institution and spending restrictions with a vendor imposed on the account.

DETAILED DESCRIPTION - The student/institution logs (1100) on using a unique identifier and password to request funds transfer/notify parents of upcoming events for a desired purchase/event.

USE - For managing electronic fund payments .

ADVANTAGE - It allows parents to effectively manage the monetary needs and spending patterns of their children, eliminates the need for children to have to carry cash and cash equivalents on their person and it streamlines and expedite the monetary collection process of institutions and vendors.

DESCRIPTION OF DRAWING(S) - The figure shows illustration of how an institution notifies a specific body of students of incoming events that requires funding.

Notifying Parents Of Upcoming Events (1100)
pp; 36 DwgNo 11/12

Title Terms: SCHOOL; SYSTEM; MANAGE; ELECTRONIC; FUND; DATABASE;
PROSPECTING; HISTORY; RESTRICT; INFORMATION

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

18/5/17 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014261545 **Image available**

WPI Acc No: 2002-082243/200211

XRPX Acc No: N02-061280

Settlement payment method in electronic commerce, involves approving access of payer's bank account by payment settlement agency server

Patent Assignee: HANKOOK KAGAKU GIJUTSUIN (KOKA-N); KOREA ADV INST SCI & TECHNOLOGY (KOAD); CHOE K (CHOE-I); CHOI K (CHOI-I)

Inventor: CHOI G H; CHOI G S; CHOE K; CHOI K

Number of Countries: 003 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010032191	A1	20011018	US 2000729107	A	20001205	200211 B
JP 2001306872	A	20011102	JP 2000373619	A	20001208	200211
KR 2001096175	A	20011107	KR 200020136	A	20000417	200226

Priority Applications (No Type Date): KR 200020136 A 20000417

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20010032191 A1 6 G06F-017/60

JP 2001306872 A 7 G06F-017/60

KR 2001096175 A G06F-017/60

Abstract (Basic): US 20010032191 A1

NOVELTY - An electronic catalog is obtained by a payer from the payee through Internet. Access of payer's bank account is approved by a payment settlement agency server. The transaction between the payer and

payee is confirmed after ordering goods. A deposit from the payer's bank account is transferred to that of the payee, through a financial network.

USE - For paying settlement in electronic commerce.

ADVANTAGE - Prevents private information from being disclosed, thereby securing anonymity, and maintains secrecy of the business particulars of a payer.

DESCRIPTION OF DRAWING(S) - The figure illustrates the electronic settlement payment process.

pp; 6 DwgNo 2/2

Title Terms: SETTLE; PAY; METHOD; ELECTRONIC; APPROVE; ACCESS; PAY; BANK; ACCOUNT; PAY; SETTLE; AGENT ; SERVE
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G09C-001/00; H04L-009/32
File Segment: EPI

18/5/18 (Item 17 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014252771 **Image available**

WPI Acc No: 2002-073471/200210

Electronic payment system using prepaid card connected to credit card

Patent Assignee: ALLAT CORP (ALLA-N)

Inventor: LEE E J; LEE M J; PARK H G; PARK J M; PARK J Y; SEO M G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001073901	A	20010803	KR 20003088	A	20000122	200210 B

Priority Applications (No Type Date): KR 20003088 A 20000122

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001073901	A		1 G06F-017/60	

Abstract (Basic): KR 2001073901 A

NOVELTY - An electronic payment system is provided to enable a user to use a card as a general credit card when purchasing commodities or receiving pay service in a credit card member store, and also to use the card as a prepaid card when purchasing commodities or receiving pay service at an electronic commerce site over the internet.

DETAILED DESCRIPTION - The method comprises steps of a member inputting a credit card number when making a purchase order at an internet shopping mall cooperated with a payment gateway(a), the internet shopping mall requesting an approval on the credit card to the payment gateway(b), the payment gateway requesting an approval on the credit card to a card company(c), the card company checking a balance remaining in an account corresponding to the credit card, deducting the purchase amount from the balance, and transmitting an approval result to the payment gateway(d), the payment gateway informing the member and the internet shopping mall of transaction specifications(e,f), the internet shopping mall delivering the commodities or offering the pay service to the member(g), the shopping mall requesting a corresponding payment to the payment gateway(h), the payment gateway transmitting the transaction data to the card company(i) and the card company transferring money to the internet shopping mall(j).

pp; 1 DwgNo 1/10

Title Terms: ELECTRONIC; PAY; SYSTEM; PREPAYMENT ; CARD; CONNECT; CREDIT; CARD

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

18/5/19 (Item 18 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014185621 **Image available**

WPI Acc No: 2002-006318/200201

XRPX Acc No: N02-005408

Cash flow control system for controlling cash flow in cashless payment transactions, offsets the bill amount failed to be subtracted from customer account and commission to be paid to an agent by the shop

Patent Assignee: CASIO COMPUTER CO LTD (CASK)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001283127	A	20011012	JP 200091527	A	20000329	200201 B

Priority Applications (No Type Date): JP 200091527 A 20000329

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001283127	A		21	G06F-017/60	

Abstract (Basic): JP 2001283127 A

NOVELTY - The cancellation units (15C,15T,15D) offset the bill amount failed to be subtracted from the customer account and commission that should be paid to an agent by the shop. The shop account transfer unit (17) transfers the remaining money to the shop account.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) Cash flow control method;

(b) Recording medium with cash flow control program

USE - For controlling cash flow based on electronic money in cashless payment transactions.

ADVANTAGE - Payments procedure between shop and agent is rationalized and performed quickly.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of cash flow control device. (Drawing includes non-English language text).

Cancellation units (15C,15T,15D)

Shop account transfer unit (17)

pp; 21 DwgNo 2/14

Title Terms: CASH; FLOW; CONTROL; SYSTEM; CONTROL; CASH; FLOW; PAY; TRANSACTION; OFFSET; BILL; AMOUNT; FAIL; SUBTRACT; CUSTOMER; ACCOUNT; COMMISSION; PAY; AGENT ; SHOP

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

18/5/20 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014136994 **Image available**

WPI Acc No: 2001-621205/200172

XRPX Acc No: N01-463561

Accounts settlement system in travel agency through credit card company, outputs payment data based on data of arrears amount with claim data of price

Patent Assignee: JCB KK (JCBJ-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001229254	A	20010824	JP 200039176	A	20000217	200172 B

Priority Applications (No Type Date): JP 200039176 A 20000217

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001229254	A		10	G06F-017/60	

Abstract (Basic): JP 2001229254 A

NOVELTY - A card firm processor (41) receives sales data to produce claim data of price based on ticket data. A customer corporation processor (31) receives cost appropriation data to calculate data of arrears amount which is compared with claim data and corresponding output payment data.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for accounts settlement method.

USE - In travel agency for price settlements of accounts through credit card company for foreign countries traveling expenses, for aeronautical-navigation tickets, passport, visa, etc.

ADVANTAGE - The automatic payment system in travel agency through credit card company reduces the expense.

DESCRIPTION OF DRAWING(S) - The figure shows the components of settlement-of-accounts processing system. (Drawing includes non-English language text).

Customer corporation processing apparatus (31)

Card firm processor (41)

pp; 10 DwgNo 1/3

Title Terms: ACCOUNT; SETTLE; SYSTEM; TRAVEL; AGENT ; THROUGH; CREDIT;
CARD; COMPANY; OUTPUT; PAY; DATA; BASED; DATA; AMOUNT; CLAIM; DATA; PRICE
Derwent Class: T01
International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G06F-019/00
File Segment: EPI

18/5/21 (Item 20 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014123870 **Image available**

WPI Acc No: 2001-608080/200170

XRPX Acc No: N01-454015

Online transaction payment method using card, involves using activation code and secret code for activating virtual account at card operator site in association with reference code of retailer for purchase

Patent Assignee: THREECODEX SRL (THRE-N)

Inventor: COLLI R

Number of Countries: 026 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1100056	A2	20010516	EP 2000123440	A	20001103	200170 B

Priority Applications (No Type Date): IT 99MI2363 A 19991111

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 1100056	A2	E	5	G07F-007/08	

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): EP 1100056 A2

NOVELTY - Prepaid card stores activation and secret codes (2,3). The user transmits secret code with password (8) to an operator (5) of prepaid card to open virtual account for card activation. When user purchases online, unique reference code of retailer is received and the reference code is forwarded to card operator together with secret code and password. The card operator enables purchase at retailer site (6).

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for card used for online payment transactions.

USE - For secured online purchase over internet using prepaid card.

ADVANTAGE - Transaction is secured, since the virtual account is opened with minimum required amount. Even when third party access account, loss of money is little. Purchase can be made even by the users who does not have credit card.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of method of online payment transaction.

Activation code (2)

Secret code (3)

Operator (5)
Retailer site (6)
Password (8)
pp; 5 DwgNo 1/2

Title Terms: TRANSACTION; PAY; METHOD; CARD; ACTIVATE; CODE; SECRET; CODE;
ACTIVATE; VIRTUAL; ACCOUNT; CARD; OPERATE; SITE; ASSOCIATE; REFERENCE;
CODE; RETAIL; PURCHASE
Derwent Class: T01; T05; W01
International Patent Class (Main): G07F-007/08
International Patent Class (Additional): G07F-019/00
File Segment: EPI

18/5/22 (Item 21 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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014045108 **Image available**
WPI Acc No: 2001-529321/200158
XRPX Acc No: N01-392871

Communication system for electronic card settlement, transfers amount
of money from agent account to card-member store account in
response to electronic card settlement request from electronic card
terminal

Patent Assignee: LEE S S (LEES-I)
Inventor: LEE S S
Number of Countries: 003 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010018679	A1	20010830	US 2001781325	A	20010213	200158 B
JP 2001256415	A	20010921	JP 200149289	A	20010223	200170
KR 2001085140	A	20010907	KR 200010244	A	20000229	200218

Priority Applications (No Type Date): KR 200010244 A 20000229

Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes
US 20010018679 A1 19 G06F-017/60
JP 2001256415 A 20 G06F-017/60
KR 2001085140 A G06F-017/60

Abstract (Basic): US 20010018679 A1

NOVELTY - A management system (170) connected to the communication network (150) manages accounts including card-member store account and agent account. An electronic card settlement agent (160) connected to the communication network transfers amount of money from agent account to the card-member store account, in response to electronic card settlement request from electronic card terminal.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for communication method for electronic card settlement.

USE - Communication system for electronic card settlement through Internet for electronic home shopping, tax payment service, electronic commerce service. Also applicable to communication system for providing electronic card charging service, reservation service, small business, transaction service and money transfer/remittance service through Internet.

ADVANTAGE - Reduces the time period in settling the money with card-member store, by performing electronic card settlement through the Internet and electronic card settlement agent system.

DESCRIPTION OF DRAWING(S) - The figure shows an exemplary block diagram of communication system.

Communication network (150)
Electronic card settlement agent (160)
Management system (170)
pp; 19 DwgNo 1/9

Title Terms: COMMUNICATE; SYSTEM; ELECTRONIC; CARD; SETTLE; TRANSFER;
AMOUNT; MONEY; AGENT; ACCOUNT; CARD; MEMBER; STORAGE; ACCOUNT; RESPOND;
ELECTRONIC; CARD; SETTLE; REQUEST; ELECTRONIC; CARD; TERMINAL
Derwent Class: T01; T04; T05
International Patent Class (Main): G06F-017/60

File Segment: EPI

18/5/23 (Item 22 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014026228 **Image available**

WPI Acc No: 2001-510442/200156

Electronic payment method and apparatus through multiple confirmation

Patent Assignee: AHN J S (AHNJ-I)

Inventor: AHN J S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001008382	A	20010205	KR 200071740	A	20001129	200156 B

Priority Applications (No Type Date): KR 200071740 A 20001129

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2001008382 A 1 G06F-017/6002

Abstract (Basic): KR 2001008382 A

NOVELTY - An electronic payment method and apparatus through multiple confirmation is provided to carry out a multi-step settlement processing corresponding to the multiple confirmation received from a user when purchasing or receiving the goods.

DETAILED DESCRIPTION - A user accesses a shopping mall server through the web browser and inputs order information and the first password through a goods purchase window(S601). If the shopping mall server receives the order information and the first password, the shopping mall transmits the information to a purchase intention confirmation system and requests an approval(S603). The purchase intention confirmation system transmits the first card approval request to an electronic settlement system(S605). The electronic settlement system transmits the first card approval request to a settlement agent(S607). The settlement agent requests user authentication to a CA(S609) and receives authentication confirmation information from the CA(S611). The settlement agent settles 100 percent of the price from the account number corresponding to the purchase card number(S613). After settlement processing, the settlement agent transmits the first trading approval information to the electronic settlement system(S615). The electronic settlement system transmits the first trading approval information to the purchase intention confirmation system(S617). The purchase intention confirmation system transmits the first trading approval information to the shopping mall(S619). If the shopping mall receives the first trading approval information, the user transmits goods information and delivery information to a delivery company(S621).

pp; 1 DwgNo 1/10

Title Terms: ELECTRONIC; PAY; METHOD; APPARATUS; THROUGH; MULTIPLE; CONFIRM

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/6002

File Segment: EPI

18/5/24 (Item 23 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013911588

WPI Acc No: 2001-395801/200142

Related WPI Acc No: 2001-365607; 2001-501574

XRPX Acc No: N01-291446

System for allocation of paid services in telecommunication network
(versions)

Patent Assignee: YAMILEV I A (YAMI-I)

Inventor: AKTIEV F F; MINIBAEV I F; YAMILEV I A; AKTIYEV F F; MINIBAYEV I F

Number of Countries: 081 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
RU 2167498	C1	20010520	RU 2000111979	A	20000516	200142 B
WO 200188800	A1	20011122	WO 2000RU357	A	20000905	200176
AU 200070450	A	20011126	AU 200070450	A	20000905	200222

Priority Applications (No Type Date): RU 2000111979 A 20000516; RU 2000112941 A 20000525; RU 2000119593 A 20000724

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
RU 2167498	C1		H04M-017/00	
WO 200188800	A1 R		G06F-017/60	

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200070450 A G06F-017/60 Based on patent WO 200188800

Abstract (Basic): RU 2167498 C1

NOVELTY - Access to the paid services is effected practically just after the application to the system payment server, the buyer applies to. Confidentiality of payments of the clients is ensured. In each of the modifications the system contains the terminals of the users, at least one sellers server, payment system server and a telephone network. The system modifications differ by the presence of various means of switching in them and by designation (functions) of means contained in them.

USE - Means of commercial activity (in particular, the Global Internet), applicable for payment of various goods and services of the network users, the Global Internet inclusive, by way of authorized agents so as to ensure the secrecy of the accounts of the users, other private information unambiguously identifying the user at payment and lenying of goods and services in real time.

ADVANTAGE - Simplified payments for services in the telecommunication system. 13 cl, 4 dwg
pp; 0 DwgNo 0/0

Title Terms: SYSTEM; ALLOCATE; PAY; SERVICE; TELECOMMUNICATION; NETWORK; VERSION

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60; H04M-017/00

International Patent Class (Additional): G06F-157-00; H04M-015/00

File Segment: EPI

18/5/25 (Item 24 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013759808 **Image available**

WPI Acc No: 2001-244020/200125

Related WPI Acc No: 1997-012261; 1998-179632; 1998-241041; 1998-495179; 1998-506090; 2000-365842; 2000-686548; 2000-686625; 2001-112026; 2001-315902

XRPX Acc No: N01-173738

Tokenless authorization method for electronic payment e.g. at point-of-sale, automatic teller machines or via Internet, using biometrics

Patent Assignee: HOFFMAN N (HOFF-I); LAPSLEY P D (LAPS-I); LEE J A (LEEJ-I); PARE D F (PARE-I)

Inventor: HOFFMAN N; LAPSLEY P D; LEE J A; PARE D F

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010000535	A1	20010426	US 94345523	A	19941128	200125 B
			US 95442895	A	19950517	
			US 96705399	A	19960829	
			US 99239570	A	19990129	
			US 2000731536	A	20001206	

Priority Applications (No Type Date): US 2000731536 A 20001206; US 94345523 A 19941128; US 95442895 A 19950517; US 96705399 A 19960829; US 99239570 A 19990129

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20010000535	A1		20	G06F-017/60	CIP of application US 94345523 CIP of application US 95442895 Cont of application US 96705399 CIP of application US 99239570 CIP of patent US 5613012 CIP of patent US 5615277 Cont of patent US 5870723

Abstract (Basic): US 20010000535 A1

NOVELTY - A payor registers a biometric sample and a financial account identifier with a third party, a payee also registers an identification data with the third party, the third party compares biometric samples of a bid, authorizes financial transaction and transfers funds.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a tokenless electronic payment authorization device.

USE - For electronic payment e.g. at point-of-sale, automatic teller machines or via Internet.

ADVANTAGE - It provides a strong link to the person being identified rather than to a physical object for validating/verifying buyer's identification hence reducing fraud.

DESCRIPTION OF DRAWING(S) - The figure shows flowchart of the process where biometric sample and PIN are used by tokenless system to authorize automated clearing house (ACH) transaction.

Data Processing Center (DPC)
Party Identification Device (PIA)
pp; 20 DwgNo 6/8

Title Terms: AUTHORISE; METHOD; ELECTRONIC; PAY; POINT; SALE; AUTOMATIC; TELLER; MACHINE

Derwent Class: S05; T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

18/5/26 (Item 25 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013733906 **Image available**

WPI Acc No: 2001-218136/200122

XRPX Acc No: N01-155523

Provision of electronic debit card compatible with existing network of credit cards involves dividing main account into sub-accounts one of which is provided with credit balance upon pre-payment from customer

Patent Assignee: NAMESAFE.COM INC (NAME-N); GRILL J (GRIL-I); KOPPEL A (KOPP-I); OYAKAWA J (OYAK-I)

Inventor: GRILL J; KOPPEL A; OYAKAWA J

Number of Countries: 093 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200103033	A1	20010111	WO 2000US17818	A	20000628	200122 B
AU 200062012	A	20010122	AU 200062012	A	20000628	200125
US 20020026418	A1	20020228	US 99346317	A	19990702	200220

Priority Applications (No Type Date): US 99346317 A 19990702

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200103033	A1	E	21	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

Abstract (Basic): WO 200103033 A1

NOVELTY - A main account provided through a participating financial institution is divided into sub-accounts. One of the sub-accounts is provided with a credit balance upon receipt of a pre-payment from a customer, with the credit balance not exceeding the amount of **pre - payment**, to produce a **pre - paid sub-account** accessible by the customer and a designated **third party** by issuing an electronic debit card.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a system for providing an electronic debit card which is compatible with an existing network of credit cards.

USE - For providing anonymous, widely accepted electronic money for electronic commerce.

ADVANTAGE - Uses existing payment infrastructures rather than proprietary payment system or separate billing contract with each internet service provider. Provides a type of electronic cash for persons who do not have credit cards, which can be used anonymously, which can be used for small purchases particularly between individuals and whose susceptibility to fraud is limited to amount predetermined by user.

DESCRIPTION OF DRAWING(S) - The figure shows an overview of the interactions among four entities involved with the electronic debit card.

pp; 21 DwgNo 1/10

Title Terms: PROVISION; ELECTRONIC; DEBIT; CARD; COMPATIBLE; EXIST; NETWORK
; CREDIT; CARD; DIVIDE; MAIN; ACCOUNT; SUB; ACCOUNT; ONE; CREDIT; BALANCE
; PRE; PAY; CUSTOMER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

18/5/27 (Item 26 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013399765 **Image available**

WPI Acc No: 2000-571703/200053

SRPX Acc No: N00-422956

Electronic payment method for cellular telephone service, involves loading value into end-user's account based on validity in payment transaction data

Patent Assignee: PRENET CORP (PREN-N); CALLANAN M J (CALL-I); RESNICK D (RESN-I)

Inventor: CALLANAN M J; RESNICK D

Number of Countries: 091 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200030044	A2	20000525	WO 99US27407	A	19991117	200053	B
AU 200019164	A	20000605	AU 200019164	A	19991117	200053	
US 6185545	B1	20010206	US 98108762	A	19981117	200109	
			US 99141994	A	19990701		
			US 99442620	A	19991117		
US 20010001321	A1	20010517	US 99442620	A	19991117	200128	N
			US 2000734988	A	20001211		
EP 1131761	A2	20010912	EP 99962799	A	19991117	200155	
			WO 99US27407	A	19991117		
KR 2002006625	A	20020123	KR 2001706260	A	20010517	200251	
BR 9915447	A	20020702	BR 9915447	A	19991117	200252	
			WO 99US27407	A	19991117		
CN 1348568	A	20020508	CN 99815639	A	19991117	200253	

Priority Applications (No Type Date): US 99141994 P 19990701; US 98108762 P 19981117; US 99442620 A 19991117; US 2000734988 A 20001211

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200030044 A2 E 34 G07F-000/00

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200019164 A G07F-000/00 Based on patent WO 200030044

US 6185545 B1 G06F-017/60 Provisional application US 98108762
Provisional application US 99141994

US 20010001321 A1 G06F-017/60 Div ex application US 99442620

EP 1131761 A2 E G06F-017/60 Based on patent WO 200030044

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
LU MC NL PT SE

KR 2002006625 A G06F-017/60

BR 9915447 A G06F-017/60 Based on patent WO 200030044

CN 1348568 A G06F-017/60

Abstract (Basic): WO 200030044 A2

NOVELTY - Payment transaction data corresponding to receiving a payment from the end-user is validated in the payment processor. Based on the validation result, a response indicating transaction approval is transmitted to the point-of sale. The payment processor then interfaces with the vendor to load value into end-user's account based on payment transaction.

DETAILED DESCRIPTION - An intermediary account having a corresponding account identifier is established on the payment processor. The end-user's account maintained by a vendor is associated with intermediary account. An INDEPENDENT CLAIM is also included for electronic payment system.

USE - For cellular telephone services, point-of-sale such as automated teller machine (ATM), brick and mortar retail merchant site, vending machine.

ADVANTAGE - Since no personal information about end-user need be stored in central intermediary payment system, security and anonymity are maintained.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart illustrating method for processing the recharge of end-user account maintained on prepaid platform, utilizing an intermediary payment processor system.

pp; 34 DwgNo 2/9

Title Terms: ELECTRONIC; PAY; METHOD; CELLULAR; TELEPHONE; SERVICE; LOAD; VALUE; END; USER; ACCOUNT; BASED; VALID; PAY; TRANSACTION; DATA

Derwent Class: T05; W01; W02

International Patent Class (Main): G06F-017/60 ; G07F-000/00

International Patent Class (Additional): G06K-005/00; H04K-001/00

File Segment: EPI

18/5/28 (Item 27 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

012063035 **Image available**

WPI Acc No: 1998-479946/199841

XRPX Acc No: N98-374412

New key escrow encryption system - includes first and second key escrow agencies, the law enforcement agency, the judiciary, communication devices, and communication sides

Patent Assignee: CHEN Y (CHEN-I); JAN J (JANJ-I); YANG J (YANG-I)

Inventor: CHEN Y

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
TW 331688	A	19980511	TW 97111554	A	19970806	199841 B

Priority Applications (No Type Date): TW 97111554 A 19970806

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

TW 331688 A 21 H04L-009/00

Abstract (Basic): TW 331688 A

The encryption system includes a. registration of the communication device and process of key escrow b. application of personal account and process of key escrow c. operation procedure of the sending side d. operation procedure of the receiving side e. wiretapping procedure.

Dwg.1/5

Title Terms: NEW; KEY; ESCROW; ENCRYPTION; SYSTEM; FIRST; SECOND; KEY; ESCROW; LAW; AGENT ; COMMUNICATE; DEVICE; COMMUNICATE; SIDE

Derwent Class: W01

International Patent Class (Main): H04L-009/00

File Segment: EPI

18/5/29 (Item 28 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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012033537 **Image available**

WPI Acc No: 1998-450447/199839

XRPX Acc No: N98-351355

Prepaid electronic account settling system - uses cash payment machine to record password, prepaid ID code and prepaid balance, which are transmitted from computer centre, on predetermined recording medium and to notify them to machine user

Patent Assignee: TANAKA M (TANA-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 10187828	A	19980721	JP 96355542	A	19961224	199839 B

Priority Applications (No Type Date): JP 96355542 A 19961224

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 10187828 A 4 G06F-017/60

Abstract (Basic): JP 10187828 A

The system includes an automatic cash payment machine (2) in which cash payment is performed without defining a communication order to a computer centre (6). A prepaid ID code is registered in the computer centre after receiving the predetermined amount of money and a password. The prepaid balance and the password, that are calculated based on the prepaid ID code and the payment money, are associated and stored. The computer centre transmits the registered password, prepaid ID code, and prepaid balance to the cash payment machine.

The cash payment machine records the received password, prepaid ID code and prepaid balance on a recording medium (4) e.g. magnetic card, floppy disc, paper, and notifies them to a machine user through issuing or display process. The machine user provides the prepaid ID code and the password to the memory medium of the computer centre. A predetermined indication for utilising the credit of the machine user is provided by being shown in an electronic communication device.

ADVANTAGE - Enables electronic settling of accounts without sending credit number, thereby credit security of buyer can be ensured. Eliminated danger in counterfeiting card.

Dwg.1/2

Title Terms: PREPAYMENT ; ELECTRONIC; ACCOUNT; SETTLE; SYSTEM; CASH; PAY; MACHINE; RECORD; PASSWORD; PREPAYMENT ; ID; CODE; PREPAYMENT ; BALANCE; TRANSMIT; COMPUTER; CENTRE; PREDETERMINED; RECORD; MEDIUM; NOTIFICATION; MACHINE; USER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-019/00

File Segment: EPI

18/5/30 (Item 29 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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011916660 **Image available**

WPI Acc No: 1998-333570/199829

XRPX Acc No: N98-260328

Pre - paid transaction account funds regeneration unit - validates transaction instrument using PIN code to enable transfer of funds

Patent Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMEX-N)

Inventor: TASKETT J M

Number of Countries: 079 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9825237	A1	19980611	WO 97US20375	A	19971112	199829 B
AU 9876270	A	19980629	AU 9876270	A	19971112	199845
US 5991748	A	19991123	US 96760896	A	19961206	200002

Priority Applications (No Type Date): US 96760896 A 19961206

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9825237 A1 E 32 G07F-007/08

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9876270 A G07F-007/08 Based on patent WO 9825237

US 5991748 A G06F-017/60

Abstract (Basic): WO 9825237 A

the unit is for regenerating a prepaid phone card having an account balance, and uses an integrated transaction card having prepaid phone card and transaction instrument features. It electronically establishes a prepaid call session by connecting a calling party with a host computer and third party and transfers funds from the transaction instrument to the phone card during the session. It issues a warning to the calling party when the account associated with the prepaid phone card is one minute from reaching a fund value of zero.

USE - Transaction card for buying goods and services, particularly transferring funds or prepaying transaction card and its associated memory account .

ADVANTAGE - Unit avoids user having to enter cumbersome amount of data from telephone and enables account balance to be regenerated more efficiently, effectively and with less risk of error.

Dwg.7/7

Title Terms: PRE; PAY; TRANSACTION; ACCOUNT; FUND; REGENERATE; UNIT; VALID; TRANSACTION; INSTRUMENT; PIN; CODE; ENABLE; TRANSFER; FUND

Derwent Class: T05; W01

International Patent Class (Main): G06F-017/60; G07F-007/08

International Patent Class (Additional): H04M-017/00

File Segment: EPI

18/5/31 (Item 30 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

011823434 **Image available**

WPI Acc No: 1998-240344/199821

XRPX Acc No: N98-190089

Payment method for electronic pay system where customers have accounts with agent - involves sending to agent from customer request for payment of amount to merchant and unique customer identification, issuing authenticated payment advice to customer, with shared secret

Patent Assignee: CERTCO LLC (CERT-N)

Inventor: KRAVITZ D W

Number of Countries: 079 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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WO 9814921	A1	19980409	WO 97US16930	A	19971001	199821	B
AU 9745881	A	19980424	AU 9745881	A	19971001	199835	
EP 944882	A1	19990929	EP 97944371	A	19971001	199945	
			WO 97US16930	A	19971001		
US 6029150	A	20000222	US 96726434	A	19961004	200017	

Priority Applications (No Type Date): US 96726434 A 19961004

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9814921 A1 E 153 G07F-019/00

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT
KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9745881 A G07F-019/00 Based on patent WO 9814921

EP 944882 A1 E G07F-019/00 Based on patent WO 9814921

Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU
MC NL PT SE

US 6029150 A G06F-017/60

Abstract (Basic): WO 9814921 A

The method involves allowing customer to get authenticated quote from specific merchant with specification of goods and payment amount for goods (132). Customer sends to agent single communication with request for payment (128) of amount to merchant and unique customer identification.

Agent issues to customer authenticated payment advice for single communication and secret shared between customer and agent and status information which agent knows about merchant and or customer. Customer forwards part of advice to merchant who provides goods to customer in response to receiving part of payment advice (130).

USE - Relates to electronic commerce and to system and method for payment and transactions in **electronic payment system**.

ADVANTAGE - Provides high performance, low cost, minimum maintenance, easy scalability according to volume, significant security with moderated anonymity and strong authentication, and easy detection of fraud.

Dwg.2/7

Title Terms: PAY; METHOD; ELECTRONIC; PAY; SYSTEM; CUSTOMER; ACCOUNT; AGENT ; SEND; AGENT; CUSTOMER; REQUEST; PAY; AMOUNT; MERCHANT; UNIQUE; CUSTOMER ; IDENTIFY; ISSUE; AUTHENTICITY; PAY; ADVICE; CUSTOMER; SHARE; SECRET

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60; G07F-019/00

International Patent Class (Additional): G06F-017/60

File Segment: EPI

18/5/32 (Item 31 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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011562331 **Image available**

WPI Acc No: 1997-538812/199750

XRPX Acc No: N97-448419

Credit transfer method for electronic pre - payment card - allows transfer of credit between different memories acting as main and secondary electronic purses after insertion in card reader coupled to central accounting point

Patent Assignee: DEUT TELEKOM AG (DEBP); INT BUSINESS MACHINES CORP (IBMC)

Inventor: HARTLEIF S; NIEHAUS H

Number of Countries: 018 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 806747	A2	19971112	EP 97105837	A	19970409	199750	B
DE 19618471	A1	19980108	DE 1018471	A	19960508	199807	
DE 19618471	C2	19980604	DE 1018471	A	19960508	199826	

Priority Applications (No Type Date): DE 1018471 A 19960508

Cited Patents: No-SR.Pub

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 806747 A2 G 6 G07F-007/08

Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU
MC NL PT SE

DE 19618471 A1 5 G07F-019/00

DE 19618471 C2 G07F-019/00

Abstract (Basic): EP 806747 A

The credit transfer method allows a credit amount to be transferred between 2 different memories (20,30) incorporated in the **pre - payment** card (10) upon insertion of the card in a card reader (40) coupled to a central accounting point (60).

The credit amount is transferred from a memory (20) acting as an electronic purse, which is previously loaded with a given credit, after verification of the inserted card via an authentication device (50) associated with the card reader, the credit amount received by a secondary memory (30) with a different purse operator.

ADVANTAGE - Provides **account** records for each **credit transfer**

Dwg.1/1

Title Terms: CREDIT; TRANSFER; METHOD; ELECTRONIC; PRE; PAY; CARD; ALLOW; TRANSFER; CREDIT; MEMORY; ACT; MAIN; SECONDARY; ELECTRONIC; PURSE; AFTER; INSERT; CARD; READ; COUPLE; CENTRAL; ACCOUNT; POINT

Derwent Class: T01; T04; T05

International Patent Class (Main): G07F-007/08; G07F-019/00

International Patent Class (Additional): **G06F-017/60** ; G06K-019/07;

H04L-009/32

File Segment: EPI

18/5/33 (Item 32 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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010284648 ****Image available****

WPI Acc No: 1995-185907/199524

Related WPI Acc No: 1997-179511; 1999-404059

XRPX Acc No: N95-145555

Electronic bill payment system - uses bill payment network through which participating customers pay bills to universally identified billers using agreed set of protocols

Patent Assignee: VISA INT SERVICE ASSOC (VISA-N); VISA INT (VISA-N)

Inventor: HILT J J; HODGES R; PARDUE S W; POWAR W L

Number of Countries: 061 Number of Patents: 017

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9512859	A1	19950511	WO 94US11890	A	19941018	199524 B
AU 9480984	A	19950523	AU 9480984	A	19941018	199535
US 5465206	A	19951107	US 93146515	A	19931101	199550
NO 9601707	A	19960625	WO 94US11890	A	19941018	199636
			NO 961707	A	19960429	
EP 727072	A1	19960821	EP 94931408	A	19941018	199638
			WO 94US11890	A	19941018	
BR 9407964	A	19961203	BR 947964	A	19941018	199703
			WO 94US11890	A	19941018	
HU 74351	T	19961230	WO 94US11890	A	19941018	199714
			HU 961130	A	19941018	
NZ 275027	A	19970424	NZ 275027	A	19941018	199723
			WO 94US11890	A	19941018	
JP 9504634	W	19970506	WO 94US11890	A	19941018	199728
			JP 95513242	A	19941018	
AU 686270	B	19980205	AU 9480984	A	19941018	199813
US 5465206	B1	19980421	US 93146515	A	19931101	199823
CA 2175473	C	19990831	CA 2175473	A	19941018	200002
			WO 94US11890	A	19941018	

SG 69116	A1	19991221	SG 967551	A	19941018	200006
US 6032133	A	20000229	US 93146515	A	19931101	200018
			US 95552586	A	19951103	
KR 237935	B1	20000115	WO 94US11890	A	19941018	200114
			KR 96702252	A	19960501	
HU 219257	B	20010328	WO 94US11890	A	19941018	200124
			HU 961130	A	19941018	
US 6408284	B1	20020618	US 93146515	A	19931101	200244
			US 95552586	A	19951103	
			US 99330929	A	19990611	

Priority Applications (No Type Date): US 93146515 A 19931101; US 95552586 A 19951103; US 99330929 A 19990611

Cited Patents: US 4270042; US 4799156; US 4823264; US 5093787; US 5220501; US 5283829

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9512859 A1 E 58 G06F-157/00

Designated States (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW NL NO NZ PL PT RO RU SD SE SI SK TJ TT UA UZ VN

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT KE LU MC MW NL OA PT SD SE SZ

AU 9480984 A G06F-019/00 Based on patent WO 9512859

US 5465206 A 27 G06F-157/00

NO 9601707 A G06F-017/00

EP 727072 A1 E 58 G06F-017/60 Based on patent WO 9512859

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC NL PT SE

BR 9407964 A G06F-157/00 Based on patent WO 9512859

HU 74351 T G06F-019/00 Based on patent WO 9512859

NZ 275027 A G06F-017/60 Based on patent WO 9512859

JP 9504634 W 62 G06F-019/00 Based on patent WO 9512859

AU 686270 B G06F-017/60 Previous Publ. patent AU 9480984

Based on patent WO 9512859

US 5465206 B1 2 G06F-157/00

CA 2175473 C E G06F-017/60 Based on patent WO 9512859

SG 69116 A1 G06F-157:00

US 6032133 A G06F-017/60 Cont of application US 93146515

Cont of patent US 5465206

KR 237935 B1 G06F-017/60

HU 219257 B G06F-019/00 Previous Publ. patent HU 74351

Based on patent WO 9512859

US 6408284 B1 G06F-017/60 Cont of application US 93146515

Cont of application US 95552586

Cont of patent US 5465206

Cont of patent US 6032133

Abstract (Basic): WO 9512859 A

The bill pay system includes a payment network (102) through which participating consumers (12) pay bills (30) to participating billers (14) according to preset rules (104). the participating customers (12) receive bills (3) from participating billers (14) (e.g paper/mail bills, e-mail notices, implied bills for automatic debits etc) which indicate an amount, and a unique biller ID number (120).

To authorise a remittance, a consumer (12) transmits (2) to its participating bank (16) a bill pay order (122) indicating a payment date, a payment amount, the consumers account number with the biller (14), a source of funds (232) and the billers (14) ID number, either directly or by reference to static data containing the data elements. The system operates using an agreed set of protocols which include data exchange and message protocols as well as operating regulations which bind and direct the activities of the participants.

USE/ADVANTAGE - Allows customer to direct their bank, agent of their bank, or non-bank bill pay service bureau to pay amounts owed to merchants, service providers and other billers who bill customers for amounts owed.

Dwg.4/12

Title Terms: ELECTRONIC; BILL; PAY; SYSTEM; BILL; PAY; NETWORK; THROUGH;

PARTICIPATING; CUSTOMER; PAY; BILL; UNIVERSAL; IDENTIFY; AGREE; SET
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/00; G06F-017/60 ; G06F-019/00;
G06F-157/00; G06F-157-00
International Patent Class (Additional): G06F-151/00
File Segment: EPI

18/5/34 (Item 33 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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008419708 **Image available**
WPI Acc No: 1990-306709/199041
XRPX Acc No: N90-235806

Electronic cash implementing method - using telecommunication system to
verify validity of signed user information

Patent Assignee: NIPPON TELEGRAPH & TELEPHONE CORP (NITE)

Inventor: OHTA K; OKAMOTO T

Number of Countries: 006 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 391261	A	19901010	EP 90106071	A	19900329	199041 B
CA 2013368	A	19901003				199051
US 4977595	A	19901211	US 90500555	A	19900328	199101 N
EP 391261	B1	19940601	EP 90106071	A	19900329	199421
DE 69009274	E	19940707	DE 609274	A	19900329	199427
			EP 90106071	A	19900329	
CA 2013368	C	19950110	CA 2013368	A	19900329	199511

Priority Applications (No Type Date): JP 89122945 A 19890518; JP 8981571 A
19890403; JP 89122944 A 19890518; US 90500555 A 19900328

Cited Patents: 2.Jnl.Ref; A3...9141; EP 348812; NoSR.Pub; US 4759063; US
4759064

Patent Details:

Patent No	Kind	Lan	Pg	Main	IPC	Filing	Notes
EP 391261	A						
							Designated States (Regional): DE FR GB
EP 391261	B1	E	110	G07F	007/10		
							Designated States (Regional): DE FR GB
DE 69009274	E			G07F	007/10		Based on patent EP 391261
CA 2013368	C			G06F	015/30		

Abstract (Basic): EP 391261 A

A bank (100) issues electronic cash to a user, the user then pays a
third party (300) and the bank settles accounts with the party
which finally possesses the electronic cash. The third party has
secret information and own license which verifies the user's validity.
The party then sends its own license to be signed and returned by user
as a deed of transfer to the said party.

ADVANTAGE - Involves only one blind signature thereby reducing
processing time; the electronic coin can be transferred between users.
(87pp Dwg.no. 1/13)

Title Terms: ELECTRONIC; CASH; IMPLEMENT; METHOD; TELECOMMUNICATION; SYSTEM
; VERIFICATION; VALID; SIGN; USER; INFORMATION

Derwent Class: T01; T05

International Patent Class (Main): G07F-007/10

International Patent Class (Additional): G06F-015/30; H04L-009/30

File Segment: EPI

Set	Items	Description
S1	0	AU=(RESNICK D? OR RESNICK, D? OR CALLANAN M? OR CALLANAN, - M?)
S2	418	(INTERNET OR ONLINE OR ON()LINE OR WEB? OR ELECTRONIC? OR - COMPUTERI? OR AUTOMAT?) (3W)PAYMENT? ? OR EPAYMENT? OR E()PAYMENT? OR NETPAY OR NET()PAY?
S3	53508	SERVICE? OR GOODS OR ITEM? ? OR PRODUCT? ?
S4	5419	AGENT? OR INTERMEDIAR? OR (TRUSTED OR THIRD OR 3RD) ()PARTY OR MIDDLEMAN OR MIDDLEMEN
S5	33581	ADD? OR LOAD? OR CREDIT? OR RECHARG? OR TRANSFER? OR REPLENISH? OR FUND? OR FILL()UP OR REFILL?
S6	132	PREPAY? OR (ADVANCE OR PRE OR BEFORE) (2N) (PAY? OR PAID) OR ESCROW? OR SECURITY()DEPOSIT? OR PREPAID
S7	3176	ACCOUNT? ?
S8	73762	USER? OR MERCHANT? OR VENDOR? OR SELLER? OR DEALER? OR RETAILER? OR TRADER? OR BUYER? OR CLIENT? OR CUSTOMER? OR CONSUMER? OR PERSON? ? OR INDIVIDUAL? OR MEMBER? ? OR SOMEONE OR ANYONE
S9	2	S2 AND S4 AND S6
S10	25	S2 AND S4
S11	12	S10 AND S7
S12	20	(S10 OR S11) NOT PY>2000

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File 256:SoftBase:Reviews,Companies&Prods. 82-2002/Sep
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*Reviewed all 10/2/2002
7/24/03*

12/5/1

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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01789755 DOCUMENT TYPE: Product

PRODUCT NAME: PowerChord (789755)

InterTrust Technologies Corp (616125)
4750 Patrick Henry Dr
Santa Clara, CA 95054 United States
TELEPHONE: (408) 855-0100

RECORD TYPE: Directory

CONTACT: Sales Department

PowerChord (TM) from InterTrust Technologies is a marketing and payment processing system for musicians and **agents**. It enables performers to distribute their music in MP3 format while ensuring that their rights are protected. For those who want to distribute their demos or musical work for free, the PowerChord software can track the distribution of the music, limit the free listening period, or track fans who might wish to receive promotions. For artists who want to sell their music on the **Internet**, PowerChord offers **payment** processing, usage tracking, and pass-along distribution features. The system's Authoring Kit lets musicians and multimedia producers build electronic marketing kits and promotions for distribution on the Web, CD, DVD, or through e-mail. The Application Developer Kit is designed for developers, who can add custom marketing and sales features to PowerChord. The MetaTrust-certified MP3 player, sample templates, and RightsWallet and Interights Point rights management software are all included with PowerChord.

DESCRIPTORS: Musicians; Internet Marketing; Music; Authoring Systems;
Digital Rights Management; Market Research; Copyrights; Order
Fulfillment; Entertainment Industry; Authoring Systems

HARDWARE: IBM PC & Compatibles
OPERATING SYSTEM: Windows; Windows NT/2000
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Micro
POTENTIAL USERS: Musicians, Multimedia Producers, Bands
PRICE: Available upon request

OTHER REQUIREMENTS: Win 9x+ required
REVISION DATE: 020101

12/5/2

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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01027669 DOCUMENT TYPE: Product

PRODUCT NAME: Monneta (027669)

eCash Technologies Inc (692417)
19015 N Creek Pkwy #105
Bothell, WA 98011 United States
TELEPHONE: (425) 415-1050

RECORD TYPE: Directory

CONTACT: Sales Department

Monneta from eCash Technologies is a suite of **electronic payment** tools that use eCash (TM) payments within a variety of e-commerce applications. Monneta products can be modified to meet individual business needs, can be

easily deployed, and feature application programming interfaces and other software development tools. The Monneta suite contains debit, prepaid, B2B, gift certificate, person-to-person (P2P), loyalty, and mobile e-commerce products. Monneta Business-to-Business (B2B) offers the benefits of lowered check-processing and transaction costs, funds assurance, reduced risk of fraud, and improved cash management. Using Monneta Mobile, businesses can implement P2P payments, strengthen their brand name by eliminating the need to go through a **third party**, greatly simplify the payment process by enabling one-button payment, and allow their customers to pay with mobile phones or PDAs. Monneta Gift Certificate enables businesses to build loyal customer bases by promoting repeated site visits and allowing customers to save unused balances for future purchases and to use their certificates across partner sites.

DESCRIPTORS: EFT (Electronic Funds Transfer); E-Commerce; Mobile Commerce; Retailers

HARDWARE: Hardware Independent
OPERATING SYSTEM: Open Systems
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Mainframe; Mini; Micro; Workstation
POTENTIAL USERS: E-Commerce, Etailers
PRICE: Available upon request

REVISION DATE: 020101

12/5/3

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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01013932 DOCUMENT TYPE: Product

PRODUCT NAME: Debtmaster (013932)

Comtronic Systems Inc (332364)
205 N Harris Ave
Cle Elum, WA 98922 United States
TELEPHONE: (509) 674-7000

RECORD TYPE: Directory

CONTACT: Sales Department

Debmaster is a powerful PC-based debt collection package. It is an automated system for collecting all types of unsecured, **third - party** debts including bad checks. A colorful windows environment includes an easy-to-use Collector Window, pop-up Work Schedule and extensive **online** help. Collectors record **payment** plans and comments directly on-screen. Other features include: (1) automatic **account** advancing; (2) electronic **account** placement; (3) promised payment tracking; (4) broken promise tracking; (5) trust accounting; (6) credit bureau reporting; and (7) detailed audit reports. A document editor and powerful report writer are included for creating and customizing forms, notices and reports. The system supports mail return processing, sales and collector commission reporting, varying collection rates, direct payments precollection and automatic letter series. A full general ledger system with **accounts** payable and receivable is included. IRS 1099s can be produced on paper or diskette. All functions are integrated into one complete, easy-to-use system for single-entry efficiency and extraordinary flexibility. The package equalizes the playing field for smaller collection agencies allowing for a streamlined system without costly hardware and support services.

DESCRIPTORS: Collections Management; **Accounts** Receivable; General Ledger ; Legal; Collection Agencies; Law Firms; Billing

HARDWARE: IBM PC & Compatibles

OPERATING SYSTEM: Windows; Windows NT/2000
PROGRAM LANGUAGES: Delphi; SQL
TYPE OF PRODUCT: Micro
POTENTIAL USERS: Collection Agencies and Attorneys
DATE OF RELEASE: 12/85
PRICE: \$7,995 - five-user; \$12,995 - ten-user
NUMBER OF INSTALLATIONS: 1050
DOCUMENTATION AVAILABLE: User manuals; online documentation; tutorials
TRAINING AVAILABLE: On-site training; training at vendor location
SERVICES AVAILABLE: Custom programming; updates
REVISION DATE: 010919

12/5/4

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00128015 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Commerce (836109); Credit Cards (838764)

TITLE: The Problem with Plastic: Credit cards still rule on the Web,
but...

AUTHOR: Carr, Jim

SOURCE: eCOMMERCE BUSINESS, v1 n17 p34(7) Dec 4, 2000

ISSN: 1529-0077

HOME PAGE: <http://www.ecommercebusinessdaily.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Payment systems that allow e-commerce buyers to pay online without credit cards include credit card gateways, online check processors, and alternative payment systems. However, most consumers still feel most secure with credit cards, which offer the best protection against fraud by merchants or theft of card numbers. Even so, many interested parties are upset about the companies' policy of making merchants responsible for losses when customers request a refund or chargeback, or claim they did not buy something. Five primary approaches to **Internet** -transmitted **online payments** are available: optimized payment cards, which can be debit cards or pre-paid cards with Internet-optimized features; e-cash, which is not popular, but might be feasible for consumers who like to purchase music or play games online; e-checks, which are provided by CheckFree and CHEXpedite, require setups, and are processed by the Federal Reserve Bank's **automated** clearinghouse system; metered **payments** provided by eCharge and iPIN.com, which use an existing billing relationship with a trusted **third party** and allow shoppers to charge online purchases to utility bills or other similar **accounts**; and alternative currencies, which include both a prepaid version of money or e-mailing money from one person to another and are provided by Visa, X.com, beenz.com, Flooz.com, CyberCash, and RocketCash.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Buyers Guides

DESCRIPTORS: Credit Cards; E-Commerce; EFT (Electronic Funds Transfer)

REVISION DATE: 20010330

12/5/5

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00127158 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Billing (839639)

TITLE: Time to Exchange Money: Online billing is now a must for the

B2Bs...

AUTHOR: Waltner, Charles
SOURCE: InternetWeek, v838 p67(2) Nov 20, 2000
ISSN: 0746-8121
HOMEPAGE: <http://www.internetwk.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

All online business-to-business (B2B) e-commerce ventures require online billing services, and many vendors are working apace to develop and deliver comprehensive systems. New providers aim to ease financial exchanges, and e-marketplace ProNetLink chose a new payment service from Actrade Capital. Actrade acts as an **intermediary** in the payment cycle by 'fronting the money so that buyers in the U.S. can pay import suppliers immediately' and do not have to pay on the note for 30 days or longer. However, Actrade and other **e - payment** vendors provide only a small subset of the very elaborate B2B **e - payment** and settlement maze. Therefore, ProNetLink always has to seek out other companies that fill in the online billing gaps. Parties involved include banks, technology providers, and marketplace members that must cooperate, ally, and integrate their systems. Among the many providers offering pieces of the puzzle are Ariba, Commerce One, American Express, Citibank, MasterCard, U.S. Bancorp, Wells Fargo, Aceva Technologies, GE Global Exchange Services, FinancialSettlementMatrix.com, Actrade, Avolent, BankServ, Bolero, eCredit, and Tradecard. Third parties seek to speed and ease **online payments** by supporting niche markets, including international settlement, single-vendor support for financial transactions, and procurement functions for handling B2B financial settlements.

COMPANY NAME: Vendor Independent (999999)
DESCRIPTORS: B2B Marketplaces; E-Billing; E-Commerce; EFT (Electronic Funds Transfer)
REVISION DATE: 20020227

12/5/6

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00126964 DOCUMENT TYPE: Review

PRODUCT NAMES: BillDirect (026409)

TITLE: Online Bill Payment : Ready To Break Through? Vendors hope improved...

AUTHOR: Robinson, Teri
SOURCE: Information Week, v809 p158(3) Oct 23, 2000
ISSN: 8750-6874
HOMEPAGE: <http://www.informationweek.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

edocs' BillDirect, the bill presentment product chosen by New York retailer Saks, can work with legacy billing systems, installed databases, many e-mail systems, and customer-care systems. CheckFree is an electronic bill consolidator with 80 percent of the market that works as a **third party** with banks or other bill-payment providers to process payments for consumers. Total bill consolidators are Paytrust and CyberBills, both of which offer a location where consumer bills are consolidated and paid. The biller direct model allows consumers to log onto a biller's Web site directly and pay bills. Saks and American Express both use biller direct services. In the total bill-consolidator market, two leading players are Paytrust and Paymybills.com, which are merging and leaving CyberBills as their sole competitor. These consolidators accept e-bills from such

companies as Princeton eCom and Billserv, and they use financial service providers for distribution. American Express, Citibank, and Discover are leading players in the biller direct market, and together have over 7.5 million customers for their online **account** -management offerings. Advantages of e-billing to business-to-business (B2B) customers are clear, and include lowered costs, more streamlined processing, less paper glut, and fewer billing errors. However, benefits to consumers are less clear.

COMPANY NAME: edocs Inc (691321)
SPECIAL FEATURE: Graphs
DESCRIPTORS: Apparel Industry; Billing; E-Billing; E-Commerce; EFT
(Electronic Funds Transfer); Retailers
REVISION DATE: 20010228

12/5/7

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00123003 DOCUMENT TYPE: Review

PRODUCT NAMES: Company--VeriSign Inc (864013); Company--Network Solutions Inc (NSI) (870439)

TITLE: VeriSign's \$20 Million Solution
AUTHOR: Wasserman, Elizabeth
SOURCE: Industry Standard, v3 n10 p60(2) Mar 20, 2000
ISSN: 1098-9196
HOMEPAGE: <http://www.thestandard.com>

RECORD TYPE: Review
REVIEW TYPE: Company

Investors, who at first approached VeriSign's plan to purchase Network Solutions (the company that provides Internet domain names) circumspectly, are beginning to accept the plan, which they say would create 'a new powerhouse for Internet infrastructure.' VeriSign and Network Solutions will together provide comprehensive support for e-commerce businesses. Network Solutions registry will track domain names, list Internet retailers in global directories, establish e-mail address, and create Web sites. VeriSign will provide digital certificate authentication for secure **Web** transactions, credit card **payments** systems, and tools for managing supply chains and customer communications via virtual private networks (VPNs). VeriSign's leaders predict that demand for products from both partners, both of which currently are doubling demand each year, will increase even further. Analysts note that combining VeriSign and Network Solutions, the leaders in their two fields, provides a badly needed trusted **third - party** that consumers and businesses can rely on to verify the identities of buyers and sellers. According to a Merrill Lynch analyst, 'The real reason behind the deal is it will absolutely revolutionize the whole communications and transaction infrastructure...When you're born on the Web, essentially, there will be a tag on you saying, Here's a guarantee.'

COMPANY NAME: VeriSign Inc (610224); Network Solutions Inc (NSI) (662691)
DESCRIPTORS: Computer Security; Digital Certificates; E-Commerce; EFT
(Electronic Funds Transfer); Internet Security; Network Directories;
Software Marketing
REVISION DATE: 20020703

12/5/8

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00122459 DOCUMENT TYPE: Review

PRODUCT NAMES: MYOB Accounting Plus 9 (695505); Peachtree Complete

Accounting 7.0 (011451); Champion Profit 4.0 (671401); QuickBooks Pro 2000 (585904); Simply Accounting 7.0 (017809)

TITLE: Bookless Bookkeeping

AUTHOR: Yakal, Kathy

SOURCE: PC Magazine, v19 n5 p178(10) Mar 7, 2000

ISSN: 0888-8509

HOME PAGE: <http://www.pcmag.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: A

MYOB's MYOB Accounting Plus 9, Peachtree Software's Peachtree Complete Accounting 7.0 (the editors' choice), Champion Business Systems' Profit 4.0, Intuit's QuickBooks Pro 2000, r:\evolution 2001, Netledger 2.0, and ACCPAC International's Simply Accounting 7.0 are compared small business accounting packages. Basic features provided include **accounts** payable and receivable; order, inventory, and time billing management features; general ledger; analysis and reporting tools; and payroll. Peachtree gets the nod for its excellence in every evaluation category, including an excellent interface and unusually good help and tutorials. Standard features are well-implemented and powerful, and the PeachLink add-on is the only product in the comparison that provides an integrated e-store solution. MYOB **Account Plus 9** is a close runner up, with excellent accounting tools and very easy-to-use interface. With the addition of some robust e-commerce tools, MYOB could be a strong competitor to Peachtree. QuickBooks Pro 2000 is also a good choice, but its help files and some features, including orders and inventory, cannot compete with Peachtree's or MYOB's. QuickBooks Pro is the only product that provides online banking, and Peachtree and QuickBooks are the only products that interface with **third - party** e-commerce solutions. Peachtree supports Web-based and electronic ordering, and combines bricks-and-mortar with **online** business and **electronic payments**, and QuickBooks supports electronic ordering. Only r:\evolution 2001 can post concurrently to multiple companies, and only MYOB and Simply Accounting 7.0 provide a report writer.

COMPANY NAME: MYOB US Inc (315885); Peachtree Software Inc (129241);
Champion Business Systems Inc (347671); Intuit Inc (447013); ACCPAC
International Inc (649775)

SPECIAL FEATURE: Screen Layouts Buyers Guides

DESCRIPTORS: Accounting; **Accounts Payable**; **Accounts Receivable**;
Financial Reporting; General Ledger; IBM PC & Compatibles; Payroll;
Small Business

REVISION DATE: 20020923

12/5/9

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00119221 DOCUMENT TYPE: Review

PRODUCT NAMES: ECML (840955); Instabuy (774154); Microsoft Passport (745677)

TITLE: Wrap Up Your E-Wallets for the Holiday

AUTHOR: Seybold, Patricia B

SOURCE: Business 2.0, p58(1) Sep 1999

ISSN: 1080-2681

HOME PAGE: <http://www.business2.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

First USA's Versapay, MBNA's MBNA Wallet, Cybercash's Instabuy, and Microsoft's Passport are all ECML (Electronic Commerce Modeling

Language)-compliant e-wallet-based **online payment** methods. The ECML standard is straightforward enough to allow Web merchants to permit any digital wallet to automatically complete ship-to, billing, and credit card information on any ECML-compliant World Wide Web site. Digital wallets could ease order placement at all Web sites, since they allow consumers to provide credit card information once to a trusted financial partner that guarantees to keep the information secure. Generally, the partner is the user's primary credit card issuer, and most likely has the needed information on file. The user can also add other credit cards to a digital wallet, and can keep business **accounts** and **accounts** for family members separate. Each institution guarantees that profile data or shopping history will not be given to any **third - party** without the card-holder's permission. Any Web site can comply with the ECML standard, which is a simple specification, but each player in the arena has to attract users to their services, which are either targeted to consumers, merchants, or financial institutions. Sites should be configured to comply with the ECML standard, and Web site owners should emphasize customer service in order to increase customer retention. Merchants should also link to non-competing merchants who offer complementary products.

COMPANY NAME: Vendor Independent (999999); VeriSign Inc (610224);
Microsoft Corp (112127)
DESCRIPTORS: Communications Standards; Credit Cards; Digital Wallets;
E-Commerce; EFT (Electronic Funds Transfer); Retailers
REVISION DATE: 20020422

12/5/10

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00118985 DOCUMENT TYPE: Review

PRODUCT NAMES: Oracle CRM 3i (011932)

TITLE: New Oracle CRM 3i takes a step forward
AUTHOR: Maxwell, Rebecca
SOURCE: Computerworld Canada, v15 n10 p36(2) May 21, 1999
ISSN: 1484-9089
HOMEPAGE: <http://www.lti.on.ca>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Oracle's Oracle CRM 3i, the latest release of Oracle's customer relationship management (CRM) suite, is now Internet-based, a feature that should change the internal frameworks of organizations, says an analyst. Another analyst calls Oracle CRM 3i 'a real step forward because it has increased functionality in most of the pieces.' Oracle CRM 3i is a suite of Internet-enabled applications that includes 35 modules divided into five categories: marketing, sales, service, call center, and e-commerce. One of Oracle CRM 3i's new features is called Oracle TeleSales and is a telephony-based application that sends **account**, contact opportunity management, quote generation, and order creation functions to call center **agents**. Oracle TeleBusiness for Financial Services, another new module, is an **agent** application created for retail banking call centers, that allows users to conduct such activities as profitability scoring for a customer. Other additions are Oracle Call Centre Intelligence, which allows call center administrators to make operational decisions using performance measurements. Oracle iBill & Pay allows companies to bill customers and to collect payments online, while iPayment allows Internet applications to receive, route, and process multiple simultaneous **electronic payments**. Oracle also provides integration between CRM applications and back-end enterprise resource planning (ERP) applications.

COMPANY NAME: Oracle Corp Canada Inc (486141)
SPECIAL FEATURE: Charts

DESCRIPTORS: Call Centers; Computer Telephony; CRM; Electronic Customer Service; Internet Marketing; Intranets
REVISION DATE: 20011130

12/5/11

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00118267 DOCUMENT TYPE: Review

PRODUCT NAMES: Company--Cha Technologies Services Inc (868343)

TITLE: Cha Aims Big With Micropayments Service

AUTHOR: Anthes, Gary H

SOURCE: Computerworld, v33 n30 p63(1) Jul 26, 1999

ISSN: 0010-4841

HOMEPAGE: <http://www.computerworld.com>

RECORD TYPE: Review

REVIEW TYPE: Company

Cha Technologies Services, a provider of micropayments services, acts as a trusted **third - party** between online buyers and sellers. Credit cards can therefore be used economically for smaller, private, cash-type purchases. All services are outsourced, which eliminates the need for IT managers to install or maintain hardware or software for payment collections. Merchants are charged no setup initially, and transaction fees are from 5 percent to 20 percent. One user, a marketing services firm, links to 24 Web merchants and uses Cha's 1ClickCharge **Internet payment** service. The service handles small purchases of Web content that cost from pennies to about \$20. The product is designed to be extremely convenient for merchants and consumers. Consumers can purchase from a participating merchant with one mouse click, and are not required to enter identity or credit card information. Although earlier efforts to provide digital cash for small transactions have failed due to too much overhead, 1ClickCharge's outsourced model is a significant advantage. Still, acceptance of such service is slow, and Cha will only succeed if it convinces merchants that making proprietary content online is safe, and if buyers are sure their credit cards can be entrusted to a newcomer that will charge \$20 before any purchases are made.

COMPANY NAME: Cha Technologies Services Inc (666378)

SPECIAL FEATURE: Screen Layouts Charts

DESCRIPTORS: Credit Cards; E-Commerce; EFT (Electronic Funds Transfer); Internet Marketing; Privacy; Retailers

REVISION DATE: 20020819

12/5/12

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00115030 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Billing (839639); Banks (830381)

TITLE: E-Bills: Everyone Wants To Be The Mailman

AUTHOR: Giesen, Lauri

SOURCE: Financial Service ONLINE, p30(7) Jan/Feb 1999

ISSN: 1093-1244

HOMEPAGE: <http://www.financialserviceonline.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Electronic bill presentment involves more than delivering bills to

customers correctly, and being paid on time. The biggest issue is control, and the major players in this emerging market want to control how the bill is presented, and what messages are sent with it. Control over bill presentment gives banks a powerful tool to promote **electronic bill payment** and home banking. Some banks have turned to **third - party** aggregators, such as CheckFree and TransPoint, which sign up billers to turn over their electronic bills, and sign up banks to post those bills on their Web sites. This approach gets the retail side of banking online quicker with bill presentment, but the cash management side of the banking operation may not want to hand over the job of signing up billers to a **third - party** . As a result, some banks are expected to offer their own bill presentment services. Some may prefer to work more closely with the aggregators to retain more control of the relationships with their big customers. However, whether they are good for the banks or not, aggregators are driving bill presentment. Mass acceptance of e-billing has not yet occurred, but 1999 will see a significant amount of activity.

COMPANY NAME: Vendor Independent (999999)
DESCRIPTORS: Banks; Billing; E-Billing; E-Commerce; Financial Institutions
REVISION DATE: 20020227

12/5/13

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00113914 DOCUMENT TYPE: Review

PRODUCT NAMES: CashRegister (626961)

TITLE: Cashing In: How to collect money over the Net without really trying

AUTHOR: Crowe, Elizabeth Powell

SOURCE: Computer Currents, v16 n24 p95(2) Dec 20, 1998

ISSN: 8756-0046

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

CyberCash's CashRegister acts as an **intermediary** between a store and a credit card issuer to allow Internet retailers to collect money online. The storefront site hosts a secure Socket Layer (SSL) protocol and Common Gateway Interface (CGI) scripts. After each sale, scripts send encrypted payment data to CyberCash's Web site, which sends the data to the retailer's bank. The bank has its own software for working with CyberCash, and verifies the card, as it would for any store. However, the authorization is sent to CyberCash, which sends the authorization data to the retailer site. Payments are sent to the merchant **account** by the bank. To become a CashRegister merchant, a 'working relationship' with a bank is required, along with merchant ID and terminal ID numbers with the bank. For those who do not have a bank, CyberCash provides assistance in finding a qualified financial institution. The retailer can use a Merchant Development Partner to create the site, and this is the most widely used method. A standalone e-commerce application can also be used. The retailer can also design the site from scratch and integrate CashRegister with the online store. CyberCash's World Wide Web site provides an excellent tutorial describing **Internet payments** . Use of a good Web page development package that includes CashRegister, an Internet service provider (ISP) that understands it, and a bank that can handle it make setting up a CashRegister-supported, e-commerce-enabled storefront a doable task.

COMPANY NAME: VeriSign Inc (610224)

DESCRIPTORS: Credit Cards; EFT (Electronic Funds Transfer); Internet
Marketing; Retailers

REVISION DATE: 20020422

12/5/14

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00113845 DOCUMENT TYPE: Review

PRODUCT NAMES: NetObjects Fusion 4.0 (632601)

TITLE: Upgrade of Site-Building Tool Expands Commerce Capabilities

AUTHOR: Busch, David D

SOURCE: Internet World, v5 n4 p31(1) Feb 1, 1999

ISSN: 1097-8291

HOME PAGE: <http://www.iw.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: A

NetObjects' NetObjects Fusion 4.0, the most recent release of the World Wide Web authoring toolset, gets the highest possible marks, especially for its new Java-based application programming interface (API), which eases the tasks required to link **third - party** components to applications. Also included is e-business support that allows construction of e-commerce applications. Fusion 3.0 could link without difficulty with Open Database Connectivity (ODBC) databases, but connectors are now bundled for such popular **third - party** components as iCat's Commerce Online Shopping cart, IBM's HotMedia interactive multimedia, and Microsoft Active Pages. Allaire's ColdFusion application server and Lotus Domino can also be closely integrated with Web pages constructed using Fusion. Therefore, developers can build Web-enabled stores and catalogs that provide **online** ordering and **payment** abilities. Users can make separate pages or entire sites capable of using international character sets, and can also customize time, date, and number of formats; also supported is customization of sorting algorithms. Users build forms that gather customer information using a custom toolbar to drag buttons, text-entry fields, and other items to the form. The slick Hypertext Markup Language (HTML) editing tools of HoTMetaL or FrontPage are missing, but a copy of Allaire HomeSite 4.0 ships with Fusion 4.0. Built in FTP tools can publish a full site or only altered pages to one or more servers.

PRICE: \$299

COMPANY NAME: Website Pros Inc (622524)

SPECIAL FEATURE: Screen Layouts

DESCRIPTORS: Authoring Systems; Electronic Publishing; Internet Marketing;
Internet Utilities; Java; Program Development; Web Site Design

REVISION DATE: 20011224

12/5/15

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00112991 DOCUMENT TYPE: Review

PRODUCT NAMES: CheckFree (212334); TransPoint (730254)

TITLE: View Bills With a Browser, Pay With a Click

AUTHOR: Miller, Dan

SOURCE: PC World, v16 n12 p68(1) Dec 1998

ISSN: 0737-8939

HOME PAGE: <http://www.pcworld.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Paying bills online can be done easily with two companies' new programs.

CheckFree and TransPoint are both leading the way to simplify online bill paying services. In the past, online bill paying was difficult: users go to their bank's Web site, and the bank may take days afterwards to actually transfer the funds. Bill presentment is a greater convenience that lets vendors send bills electronically. Users simply log onto the bank's Web site to see a list of pending bills. They can select one to see a summary of charges, then click a button to have the bank instantly pay the bill via **electronic payment**. TransPoint is the result of a joint venture between Microsoft, First Data, and Citibank. Both TransPoint and CheckFree function as **intermediaries**, sending billing data from billers to the banks. Both offer bill presentment services at their own World Wide Web sites as well. CheckFree charges a small flat monthly fee and has programs running with several large client banks around the country. TransPoint, the newer of the two, is still in the pilot phase, but several agreements have already been made with large financial institutions. Banks are likely to work with both CheckFree and TransPoint. Initially, bill presenters focus on utilities and financial services.

COMPANY NAME: CheckFree Corp (465089); TransPoint (632163)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: **Accounts** Payable; E-Banking; EFT (Electronic Funds Transfer); IBM PC & Compatibles; Internet Utilities; Personal Finance
REVISION DATE: 20010330

12/5/16

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00106959 DOCUMENT TYPE: Review

PRODUCT NAMES: Kstore (695335); Klibrary (695343)

TITLE: Cutting Subscription Costs On an Intranet
AUTHOR: Roberts, Bill
SOURCE: Internet World, v4 n12 p18(1) Mar 30, 1998
ISSN: 1097-8291
HOMEPAGE: <http://www.iw.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Kstore and Klibrary from RoweCom represent a new kind of Internet-based **middleman** software that is redefining traditional distribution processes by using electronic-commerce technology. RoweCom offers Internet-based subscription services to periodicals. Everything from initial subscriptions to the **electronic payments** is automated. Claims for missing issues are also automated. The company can provide results in an average of two days. The user deposits a subscription budget in an **account** at Bank One, and funds are electronically transferred to the publishers' **accounts** when an order is placed. The system e-mails subscribers when their subscriptions are about to expire. It also provides a system that corporations can use to track who is ordering which periodicals. Kstore is the version of the service for workgroups and smaller companies. Klibrary is the version to be used by companies that manage a very large number of subscriptions. It can be customized to meet individual client's needs. The corporate customer does not need any software other than a Web browser. Employees can even handle their own subscription requests. The company has 10,000 subscribers at 150 client sites. They have taken out the cost of the middle layer of subscription orders and simplified the process. Their software has truly eliminated the **middleman**.

COMPANY NAME: divine (643149)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Internet Marketing; Internet Utilities; Intranets; Libraries; Subscription Management
REVISION DATE: 20020516

12/5/17

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00103791 DOCUMENT TYPE: Review

PRODUCT NAMES: CashRegister (626961); 1 to 1 Server (674753)

TITLE: System Posts Bills On The Internet
AUTHOR: Guglielmo, Connie
SOURCE: Interactive Week, v4 n32 p27(1) Sep 22, 1997
ISSN: 1078-7259
HOMEPAGE: <http://www.interactive-week.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

CyberCash's PayNow Secure Electronic Check Service and CashRegister and Bluegill's 1 to 1 Server will be used to create a first-of-its-kind system that will enable businesses to both bill and receive payments over the Internet. CyberCash and Bluegill's system will for the first time make it possible for companies to build and administer their own systems, thereby eliminating the need for a **third - party**. Bluegill's 1 to 1 Server technology enables 'bill presentment,' a task that allows companies to send bills via e-mail. CyberCash and Bluegill officials say businesses that implement the new system have the potential of saving \$300,000 annually on printing and mailing, and can also use the system to cross-sell other products to customers while they are in a check-writing mood. Another **online payment** system, NUI's Rapid Pay, is also briefly discussed.

COMPANY NAME: VeriSign Inc (610224); BlueGill Technologies Inc (636061)
SPECIAL FEATURE: Charts
DESCRIPTORS: Billing; EFT (Electronic Funds Transfer); Internet Marketing;
Internet Utilities
REVISION DATE: 20020422

12/5/18

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00097064 DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft Merchant Server 1.0 (617164)

TITLE: Microsoft Merchant Server opens for business
AUTHOR: Symoens, Jeff
SOURCE: InfoWorld, v18 n46 p103(1) Nov 11, 1996
ISSN: 0199-6649
HOMEPAGE: <http://www.infoworld.com>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: B

Microsoft's Microsoft Merchant Server 1.0, an Internet commerce server, gets very good marks overall, especially for extensibility; users have provide substantial added development resources and **third - party** add-ons to make it a full solution. Advantages include open, scaleable architecture and Open Database Connectivity (ODBC) compatibility. Disadvantages include high-end pricing, the need for a separate Open Database Connectivity (ODBC) database, and the many add-ons required. Merchant Server ships with four sample stores, and each can be modified to meet the needs of a particular company's products or services. To create new stores, substantially more development resources and skills are required. Each store uses a sequence

of Hypertext Markup Language (HTML) templates that include page generation directives (keywords) and a long series of Windows NT Server registry entries. Directives call a product and customer database and the database's query table to generate Hypertext Markup Language (HTML) pages as needed for the site. A basic Order Pipeline is provided, and ODBC compliance allows companies to integrate Merchant Server with their installed databases. Merchant Server's design, operation, and features are discussed in brief detail, including Payment and Address Selector browser components that help in making secure **electronic payments**.

PRICE: \$18490

COMPANY NAME: Microsoft Corp (112127)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Electronic Publishing; HTML; Internet Marketing; Order Fulfillment; Retailers; Store Building; Templates
REVISION DATE: 20020630

12/5/19

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00096636 DOCUMENT TYPE: Review

PRODUCT NAMES: EDI (Electronic Data Interchange) (830052); Banks (830381)

TITLE: Chasing EDI onto the Internet
AUTHOR: Wagner, Mitch
SOURCE: Computerworld, v30 n45 p67(2) Nov 4, 1996
ISSN: 0010-4841
HOMEPAGE: <http://www.computerworld.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

The Chase Manhattan Bank is following its corporate customers onto the Internet by offering financial services online. The bank plans to use electronic commerce to attract new customers and service existing ones. The bank is testing out new Internet-based **electronic data interchange (EDI) payment** services and is also considering a consumer bill payment service. Leading the effort will be Chase's EDI payment processing service. The company will be providing these services to companies that already use EDI on the Internet. The bank is starting out with a pilot program, and if the initial trial is successful, Chase will offer the service to other customers. The bank is also considering other EDI-based services, such as acting as a **middleman** for corporate customers that buy and sell business supplies. Under that service, Chase's corporate customers would be able to order office products through a Web site from vendors that are also Chase customers.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Banks; EDI (Electronic Data Interchange); EFT (Electronic Funds Transfer); Financial Institutions; Internet
REVISION DATE: 20020819

12/5/20

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00091157 DOCUMENT TYPE: Review

PRODUCT NAMES: STT (836311); SEPP (836303); S-HTTP (835854); SET (836281); SSL (835111)

TITLE: Doing Business in Cyberspace

AUTHOR: Rose, Harrison M

SOURCE: NewMedia, v6 n6 p30(5) Apr 22, 1996

ISSN: 1060-7188

HOME PAGE: <http://www.newmedia.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Visa International, Microsoft, Mastercard International, and Netscape Communications have agreed to merge Secure Transaction Technology (STT) and Secure **Electronic Payment** Protocol (SEPP) security schemes to create the encompassing Secure Electronic Transactions (SET) security protocol. The agreement is a giant step toward secured electronic commerce. Other security advances include universal acceptance of RSA's encryption software, and Netscape's support for industry standard Secure Hypertext Transfer Protocol (S-HTTP). Netscape's own Secure Sockets Layer (SSL) has also been accepted by the online industry. S-HTTP and SSL both reside below SET. Secure electronic commerce believers see a future world in which **middlemen** and expensive distribution channels are eliminated. Customers can buy goods immediately, and 800 numbers and call centers are eliminated. Various applications for secure commerce and other types of transmission are discussed briefly.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Screen Layouts

DESCRIPTORS: Communications Standards; Computer Security; EFT (Electronic Funds Transfer); Encryption; Internet Marketing; Internet Security

REVISION DATE: 20010330

Set	Items	Description
S1	10	AU=(RESNICK D? OR RESNICK, D? OR CALLANAN M? OR CALLANAN, - M?)
S2	2446	(INTERNET OR ONLINE OR ON()LINE OR WEB? OR ELECTRONIC? OR - COMPUTERI? OR AUTOMAT?) (3W)PAYMENT? ? OR EPAYMENT? OR E()PAYMENT? OR NETPAY OR NET()PAY?
S3	628621	SERVICE? OR GOODS OR ITEM? ? OR PRODUCT? ?
S4	372796	AGENT? OR INTERMEDIAR? OR (TRUSTED OR THIRD OR 3RD) ()PARTY OR MIDDLEMAN OR MIDDLEMEN
S5	1083803	ADD? OR LOAD? OR CREDIT? OR RECHARG? OR TRANSFER? OR REPLENISH? OR FUND? OR FILL()UP OR REFILL?
S6	3475	PREPAY? OR (ADVANCE OR PRE OR BEFORE) (2N) (PAY? OR PAID) OR ESCROW? OR SECURITY()DEPOSIT?
S7	119391	ACCOUNT? ?
S8	789956	USER? OR MERCHANT? OR VENDOR? OR SELLER? OR DEALER? OR RETAILER? OR TRADER? OR BUYER? OR CLIENT? OR CUSTOMER? OR CONSUMER? OR PERSON? ? OR INDIVIDUAL? OR MEMBER? ? OR SOMEONE OR ANYONE
S9	710	S4 (3N)S7
S10	24	S2(S)S9
S11	407	S6(5N)S7
S12	60	S11(S)S4
S13	9109	S5(5N)S7
S14	405	S13(S)S2
S15	49	S14(S)S6
S16	13	S15(S)S4
S17	34	S12 AND IC=G06F-017/60
S18	14	S10 AND IC=G06F-017/60
S19	55	S17 OR S18 OR S16

?show files

File 348:EUROPEAN PATENTS 1978-2002/Oct W01

(c) 2002 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20021010,UT=20021003

(c) 2002 WIPO/Univentio

Reviewed all

10/2/2002

7/24/2003

19/3,K/1 (Item 1 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2002 European Patent Office. All rts. reserv.

01431260

Information processing
Informationsverarbeitungssystem
Systeme de traitement d'informations

PATENT ASSIGNEE:

SONY CORPORATION, (214025), 6-7-35 Kitashinagawa Shinagawa-ku, Tokyo 141,
(JP), (Applicant designated States: all)

INVENTOR:

Mano, Yoshizumi, c/o Sony Corporation, 6-7-35 Kitashinagawa, Shinagawa-ku
, Tokyo 141, (JP)

Ihara, Yushi, c/o Sony Corporation, 6-7-35 Kitashinagawa, Shinagawa-ku,
Tokyo 141, (JP)

Umeya, Masaru, c/o Sony Corporation, 6-7-35 Kitashinagawa, Shinagawa-ku,
Tokyo 141, (JP)

LEGAL REPRESENTATIVE:

Pratt, Richard Wilson (46458), D. Young & Co, 21 New Fetter Lane, London
EC4A 1DA, (GB)

PATENT (CC, No, Kind, Date): EP 1209603 A2 020529 (Basic)

APPLICATION (CC, No, Date): EP 2001309216 011031;

PRIORITY (CC, No, Date): JP 2000334883 001101

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: **G06F-017/60**

ABSTRACT WORD COUNT: 137

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	200222	1876
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SPEC A	(English)	200222	23524
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Total word count - document A	25400
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Total word count - document B	0
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Total word count - documents A + B	25400
------------------------------------	-------

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION the network 12, and transfers money from the account of
the buyer 2 to the **account** of the **escrow agent** 15.

Then, in step S274, the CPU 81 of the personal computer 25 of the...

19/3,K/2 (Item 2 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2002 European Patent Office. All rts. reserv.

01278521

**Method implemented on a wireless pre-paid platform of business-to-business
transaction processing and billing.**

**Verfahren fur die auf Basis einer drahtlosen und vorausbezahlten Plattform
realisierte Verarbeitung und Verrechnung von Transaktionen zwischen
Unternehmen**

**Methode realisee sur une plate-forme prepayee mobile pour le traitement et
la facturation de transactions entre entreprises**

PATENT ASSIGNEE:

Nortel Networks Limited, (3029040), World Trade Center of Montreal, 380
St. Antoine Street West, 8th floor, Montreal, Quebec H2Y 3Y4, (CA),
(Applicant designated States: all)

INVENTOR:

Prem, Obhan, 6909 Custer Road, Appt. 3304 Plano, Texas 75023, (US)

LEGAL REPRESENTATIVE:

Mackenzie, Andrew Bryan et al (79993), Sommerville & Rushton, 45

Grosvenor Road, St Albans, Herts. AL1 3AW, (GB)
PATENT (CC, No, Kind, Date): EP 1100032 A2 010516 (Basic)
EP 1100032 A3 020213
APPLICATION (CC, No, Date): EP 2000309428 001026;
PRIORITY (CC, No, Date): US 439056 991112; US 439110 991112
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: **G06F-017/60**
ABSTRACT WORD COUNT: 195
NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200120	1320
SPEC A	(English)	200120	16150
Total word count - document A			17470
Total word count - document B			0
Total word count - documents A + B			17470

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION 2008. After an initial lump sum pre-payment, reseller 2006 is free to recharge the **pre - paid account** at regular time intervals, after each customer transaction, or by any other method the vendor...
...the customer and the WSP. Presently, the reseller is portrayed as an inconvenient and expensive **middleman** by the customer, because there is a distinct difference in purchasing wireless services from a...

19/3,K/3 (Item 3 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2002 European Patent Office. All rts. reserv.

01171268

ELECTRONIC PAYMENT **SYSTEM UTILIZING** INTERMEDIARY ACCOUNT
ELEKTRONISCHES BEZAHLSYSTEM MIT ZWISCHENKONTO
SYSTEME DE PAIEMENT ELECTRONIQUE AVEC COMPTE INTERMEDIAIRE
PATENT ASSIGNEE:

Prenet Corporation, (3033510), 400 SW Sixth Avenue, Suite 1115, Portland, OR 97204, (US), (Applicant designated States: all)

INVENTOR:

RESNICK, David, 3950 SW Tunnelwood Street, Portland, OR 97221, (US)

CALLANAN, Matt, J., 2291 SE 35th Place, Portland, OR 97214, (US)

LEGAL REPRESENTATIVE:

Burke, Steven David et al (47741), R.G.C. Jenkins & Co. 26 Caxton Street, London SW1H 0RJ, (GB)

PATENT (CC, No, Kind, Date): EP 1131761 A2 010912 (Basic)
WO 200030044 000525

APPLICATION (CC, No, Date): EP 99962799 991117; WO 99US27407 991117

PRIORITY (CC, No, Date): US 108762 P 981117; US 141994 P 990701

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: **G06F-017/60**

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

ELECTRONIC PAYMENT **SYSTEM UTILIZING** INTERMEDIARY ACCOUNT
INTERNATIONAL PATENT CLASS: **G06F-017/60**

19/3,K/4 (Item 4 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS
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01038417

Document transmit system and document transmitting method

System und Verfahren zur Übertragung von Dokumenten

Systeme et procede de transmission de document

PATENT ASSIGNEE:

Hitachi, Ltd., (204145), 6 Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo
101-8010, (JP), (applicant designated states:
AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE)

INVENTOR:

Hirota, Junko, 571, Kasamacho, Sakae-ku, Yokohama-shi, (JP)
Takeuchi, Satoshi, 4499-16, Totsukacho, Totsuka-ku, Yokohama-shi, (JP)
Yamabe, Koichi, 7-1-1104, Takanecho-2-chome, Minami-ku, Yokohama-shi,
(JP)

LEGAL REPRESENTATIVE:

Strehl Schubel-Hopf & Partner (100941), Maximilianstrasse 54, 80538
Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 921484 A2 990609 (Basic)

APPLICATION (CC, No, Date): EP 98122897 981202;

PRIORITY (CC, No, Date): JP 35224397 971205

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-019/00

ABSTRACT WORD COUNT: 141

LANGUAGE (Publication, Procedural, Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9923	1679
SPEC A	(English)	9923	11608
Total word count - document A			13287
Total word count - document B			0
Total word count - documents A + B			13287

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...SPECIFICATION of this applicant. It should be noted that a payment certificate is different from a **prepayment**, and therefore a **prepayment account** is not previously opened. A payment certificate may be used in another case, or may be given to a **third party**, which is similar to a stamp.

Fig. 6 indicates a content of a payment certificate...

19/3,K/5 (Item 1 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00924748

NETWORK CHAT WITH INTEGRATED BILLING

BAVARDAGE EN RESEAU AVEC SYSTEME INTEGRE DE FACTURATION

Patent Applicant/Inventor:

FAIR Robert W, 11952 Sky Lane, Santa Ana, CA 92705, US, US (Residence),
US (Nationality)

WORKS Goeffrey S, 19192 Florida Street, #A, Huntington Beach, CA 92648,
US, US (Residence), US (Nationality)

LAUTSCH John C, 550 S. Wellington Road, Orange, CA 92869, US, US
(Residence), US (Nationality)

WEISMAN Neal E, 10159 Falcon Avenue, Santa Ana, CA 92708, US, US
(Residence), US (Nationality)

RAMESH Subramanyan, 1429 Ocean Drive, Redondo Beach, CA 90254, US, US
(Residence), US (Nationality)

SMITH Christopher B, 4507 Kingswell Avenue, Los Angeles, CA 90027, US, US
(Residence), US (Nationality)

SARKELA John, 268 Blackfoot Lane, Ventura, CA 93001, US, US (Residence),
US (Nationality)

CASTER David L, 4279 Gettysburg Street, Ventura, CA 93003, US, US
(Residence), US (Nationality)

CHRISTOPHERSON John, 14691 Jenet Circle, Santa Anna, CA 92705, US, US

(Residence), US (Nationality)

Legal Representative:

CARTE Norman E (agent), Stradling Yocca Carlson & Rauth, Post Office Box
7680, 660 Newport Center Drive, Suite 1600, Newport Beach, CA
92660-6441, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200257984 A1 20020725 (WO 0257984)

Application: WO 2001US10113 20010327 (PCT/WO US0110113)

Priority Application: US 2000192208 20000327; US 2001820271 20010327

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10357

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... a flat or time-based consulting fee, and facilitating automatic
billing of the client and **automatic payment** of the business service
provider for services rendered and/or product(s) delivered. Although
business...invention optionally verifies that a business service provider
has sufficient credit remaining on a deposit **account** with **third**
party to pay the third party, e.g., PremiumChat, for a minimum number of
billing sessions...

19/3,K/6 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00908942 **Image available**

**METHOD AND SYSTEM FOR SERVER TO EXECUTE ELECTRONIC COMMERCE IN CONCERTED
INTERNET SITE AND OFF-LINE STORE**

**PROCEDE ET SYSTEME PERMETTANT A UN SERVEUR D'EFFECTUER DU COMMERCE
ELECTRONIQUE DANS DES SITES INTERNET CONCERTES ET UN MAGASIN HORS LIGNE**

Patent Applicant/Inventor:

YANG Kilseob, 109-702, Shinan-APT., 686, Gamjung-Dong, Kimpo-City,
Gyeonggi-Do 415-706, KR, KR (Residence), KR (Nationality)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200242970 A1 20020530 (WO 0242970)

Application: WO 2001KR1992 20011121 (PCT/WO KR0101992)

Priority Application: KR 200069136 20001121; KR 200137989 20010629

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Korean

Fulltext Word Count: 22900

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... major business include payment settlement & management for medium and large member companies, small-sum settlement & **prepayment account** management and **fund intermediary** service in **electronic** finance, and the **payment** forms include the credit card, the ATM card, the banking account and the purchasing card.

19/3,K/7 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00905279 **Image available**
SYSTEM AND METHOD FOR GRANTING DEPOSIT-CONTINGENT E-MAILING RIGHTS
SYSTEME ET PROCEDE DESTINES A OCTROYER DES DROITS DE MESSAGERIE
ELECTRONIQUE SUBORDONNES AU VERSEMENT D'UN DEPOT

Patent Applicant/Inventor:

LANDESMANN Mark, 60 Parker Avenue, San Francisco, CA 94118, US, US
(Residence), AT (Nationality)

Legal Representative:

ELLIS William T (et al) (agent), Foley & Lardner, 3000 K Street, NW,
Suite 500, Washington, DC 20007-5109, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200239356 A1 20020516 (WO 0239356)
Application: WO 2001US42868 20011031 (PCT/WO US0142868)
Priority Application: US 2000244609 20001101

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8168

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... privilege should be extended to a new sender.

[00531 Senders who frequently send Email to **intermediary** Email boxes could keep a copy of the form that is sent by the **intermediary** web site on their hard drives or in other convenient storage so that this form could be pre-completed with payment information (credit card or micro payment **account**, for example). This **pre**-completed **payment** form would speed-up the process of sending of Emails. Alternatively, the sender's Email...

...could be linked to an account of the sender held by the company administering the **intermediary** Email box service. This account could be automatically debited whenever the sender makes a request to send an Email to a recipient through this **intermediary** Email box.

[0054] In block 220, the deposit or an authorization for a deposit of...

19/3,K/8 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00899532 **Image available**
METHODS AND APPARATUS FOR FORMULATION, INITIAL PUBLIC OR PRIVATE OFFERING,
AND SECONDARY MARKET TRADING OF RISK MANAGEMENT CONTRACTS
PROCEDES ET SYSTEME POUR LA FORMULATION DE PREMIERES OFFRES PUBLIQUES OU

PRIVEES ET LA NEGOCIATION DE MARCHÉ SECONDAIRE POUR DES CONTRATS DE
GESTION DE RISQUES

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200233627 A2 20020425 (WO 0233627)
Application: WO 2001US32275 20011015 (PCT/WO US0132275)
Priority Application: US 2000240903 20001017; US 2001284051 20010416; US
2001923035 20010806

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 33670

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... component of Clearance and Settlement 690 is the Clearing Application
692. As the sole clearing **agent** for the exchange, the Clearing
Application 692 enables the Market Authority 500 to monitor all...
structuring fees and the like are deposited. The third type of account is
a Settlement **Account** 695c which is essentially an **escrow account**.
Proceeds from the sale of bundles are deposited into the settlement
account and are held...account that holds all unencumbered funds owned by
the Market Authority 500, and the Settlement **Account** 695c, which is an
escrow account that holds proceeds from the sale of - 77 bundles until
the expiration of the contracts...themselves or the company for whom they
are registering and will not trade as an **intermediary** for others.
Finally, in order to become a member, an applicant will be required to
open an account at the clearing **agent**. The minimum initial deposit to
open an account is a standard amount, for instance \$500...the same or the
next business day following receipt of an appropriate request, the
clearing **agent** will direct the Settlement Bank 694 to transmit the
funds by check or other means...the system will adjust the open positions
in the members' accounts and inform the settlement **agent**, which will
make the necessary account adjustments. If for some reason a member
wishes to...

19/3,K/9 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00898497

METHOD AND SYSTEM FOR MANAGING SERVICE ACCOUNTS

PROCEDE ET SYSTEME POUR GERER DES COMPTES DE SERVICE

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

GARRETT Arthur S (et al) (agent), Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P., 1300 I Street, N.W., Washington, DC 20005-3315, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200231735 A1 20020418 (WO 0231735)

Application: WO 2001US31735 20011010 (PCT/WO US0131735)

Priority Application: US 2000685335 20001011

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10448

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

English Abstract

...the intermediary enable users to customize management services to be performed for selected user service **accounts**. The trusted **intermediary** server periodically collects **account** information from provider servers that govern account provided to the users. The intermediary server then ...

...performed. The management services may include sending account status messages to the users and performing **automatic payment** functions to credit delinquent accounts. Such methods and systems enable users to avoid, for example, penalties and fees associated with mis-managed **accounts** by allowing the **intermediary** server to perform proxy management services for users.

Detailed Description

... other form of transactions associated with the type of financial account the user is monitoring.

Automatic payment services may be set up by the user to prevent the user ...below minimum balance requirements. Management services of this type allow users to designate selected financial **accounts** that trusted **intermediary** server 1 1 0 may manage the withdrawal of funds from in order to credit...

...1 0 to communicate with the user.

Trusted intermediary server 1 1 0 may manage **automatic payment** transactions in a variety of manners. In one embodiment of the invention, a user utilizing...

...provider servers that are cybercash agents. In this embodiment, a user may select a cybercash **agent / account** as the credit source for payments to other selected service provider servers. Upon detecting a trigger condition indicating **automatic payment** services to be rendered, trusted intermediary server 1 1 0 would then initiate a request ...

...The cybercash agent would subtract the appropriate amount of available cybercash from the user's **account** at the **agent**. The cybercash agent would then direct a monetary payment to the designated service provider, over network 1 1 5. This payment may in the form of **electronic payment** operations known in the art. Alternatively, trusted intermediary server 1 1 0 may act as...

...for providing users with a number of customized management options for

each of the users' **accounts** . Furthennore, trusted **intermediary** server 1 1 0 may perform a plurality of different roles when processing **automatic payments** for users, including, but not limited to, cybercash agent, proxy payment intermediary, CCCH requestor or validator and payment "traffic-cop" that directs the flow of **electronic payment** transactions between service provider servers 130, 132, 134 and 136.

Returning to Figure 5, at...

19/3,K/10 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00893473 **Image available**
SYSTEM AND METHOD FOR PURCHASING GOODS AND SERVICES THROUGH FINANCIAL DATA NETWORK ACCESS POINTS
SYSTEME ET PROCEDE D'ACHAT DE PRODUITS ET DE SERVICES VIA DES POINTS D'ACCES DE RESEAUX DE DONNEES FINANCIERES

Patent Applicant/Assignee:

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CHAMBERLIN John, 1518 Ellen Court, Little Rock, AR 72212, US,
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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200227629 A1 20020404 (WO 0227629)

Application: WO 2001US40024 20010206 (PCT/WO US0140024)

Priority Application: US 2000670826 20000928

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13280

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... the fulfillment service provider's systems for monitoring, presenting, and reconciling payments due for non- **pre - paid accounts** 1 0 and/or vouchers or for **pre - paid accounts** and/or vouchers initially paid for using credit or electronic currency and requiring actual payment from a **third party** (e.g., a credit card company, bank, or other financial service provider). Billing System 322...

...may include the fulfillment service provider's system for providing goods and services purchased using **pre - paid** vouchers or **accounts** . Service System 323 may include authorization for distribution or access to goods and services, usage...

...are provided to the user in accordance with the value and conditions

upon which the **pre - paid** voucher or **account** were purchased. In one embodiment, Service System 323 evaluates voucher data or account'data in ...

...account and/or voucher data in order to identify when the value remaining in a **pre - paid account** is running low. Service System 323 may provide a notification to the user through one...

19/3,K/11 (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00890256

**METHOD AND APPARATUS FOR PRODUCING REDUCED RISK LOANS
PROCEDE ET DISPOSITIF PERMETTANT L'ETABLISSEMENT DE PRETS A RISQUES REDUITS**

Patent Applicant/Inventor:

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Legal Representative:

ROCKMAN Howard B (agent), Suite 410, 209 S. LaSalle Street, Chicago, IL 60604, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200223443 A1 20020321 (WO 0223443)

Application: WO 2001US28642 20010912 (PCT/WO US0128642)

Priority Application: US 2000658816 20000911

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10012

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... part on the value of the. project itself. Lenders often use title companies and construction **escrow accounts** in an attempt to reduce the risk of having their security interest preempted by superior...

...contractor/subcontractor/material supplier occurs only when presentable lien waivers are tendered to the disbursing **agent**. However, it is a common occurrence for all of the loan proceeds to be disbursed...

19/3,K/12 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00887219

Image available

SYSTEM AND METHOD OF MANAGING FINANCIAL TRANSACTIONS OVER AN ELECTRONIC NETWORK

SYSTEME ET PROCEDE DE GESTION DE TRANSACTIONS FINANCIERES DANS UN RESEAU ELECTRONIQUE

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

WILDES Morey B (agent), Davidson & Kappel, LLC, 485 Seventh Avenue, 14th
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200221405 A1 20020314 (WO 0221405)
Application: WO 2001US28170 20010907 (PCT/WO US0128170)
Priority Application: US 2000657019 20000907

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 21850

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... of sale, to the seller's attorney. 'The seller's attorney sets up a
unique **escrow account** with a bank and deposits the down payment
check. The purchaser's attorney orders a title report from an **agent** of
a title company (a "title **agent** "). The title report lists any
outstanding mortgages, the status of tax payments on the property...

...seller. The purchase price amount is drawn from three sources: the
seller's attorney's **escrow account** (the 1 5 amount of the down
payment), the lender's attorney account (the amount...

...directed by the seller. The purchaser, the seller and the lender also
pay the title **agent** for title insurance, transfer taxes and mortgage
recording fees, usually via non-certified checks. In...

...a HUD-I form, detailing the closing. The title closer, a representative
of the title **agent** , examines picture IDs of the purchaser and seller in
order to confirm identity. A typical...per pay-off. Also, lenders and
attorneys may have complicated bookkeeping and reconciliation of checks,
escrow accounts and pay-offs, and the purchaser/borrower cannot easily
calculate all obligations prior to closing. Furthermore...

...In addition, lenders and title companies have little or no real-time
control over their **agents** .

Naturally, many of these opportunities for fraud and inherent
disadvantages also exist in transactions involving...avoid worrying about
potentially misplacing or destroying the certified checks.

Bookkeeping and reconciliation of checks, **escrow accounts** and
pay-offs are simplified and automated. Also, closings of transaction take
less time, thereby saving time-based attorney and title **agent** fees for
the participants and allowing for more income opportunities by attorneys
and title **agents** . In addition, lenders and title companies have the
ability to monitor their **agents** in real time.

Furthermore, the system could have other value-added services such as a
...

19/3,K/13 (Item 9 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00885102 **Image available**
INTERNET BASED METHOD FOR ASSET RECOVERY MAXIMIZATION THROUGH REVERSE

LOGISTICS OPTIMIZATION AND UTILIZING NEW SELLER INCENTIVE METHODOLOGY
PROCEDES FONDES SUR INTERNET PERMETTANT DE MAXIMISER LA RECUPERATION
D'ELEMENTS D'ACTIF AU MOYEN D'UNE OPTIMISATION DE LA LOGISTIQUE INVERSE
ET UTILISATION D'UNE NOUVELLE METHODOLOGIE INCITATIVE POUR LES VENDEURS

Patent Applicant/Assignee:

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US (Residence), US (Nationality)

Inventor(s):

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FREEBURGER Patrick John, 2010 Telemark CT NW, Rochester, MN 55901, US,

Legal Representative:

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Boulevard, McLean, VA 22102, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200219236 A1 20020307 (WO 0219236)

Application: WO 2001US41925 20010828 (PCT/WO US0141925)

Priority Application: US 2000229251 20000830; US 2000251953 20001207

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15466

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... verified for funds and availability. The trusted intermediary then
secures the payment in their trust **account**. Third, an **escrow** or
financial payment delay service notifies the Strategic Account that the
Buyer's payment is...

...inspection period agreed to by both parties. If the Buyer accepts the
goods, the trusted **intermediary** releases the funds to the Strategic
Account.

However, in order for the portal to receive...

19/3,K/14 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00865424 **Image available**

**SYSTEM AND METHOD FOR APPLICATION OF NETWORK ACCESS POLICY TO ECOMMERCE
TRANSACTIONS**

**SYSTEME ET PROCEDE D'APPLICATION DE DIRECTIVES D'ACCES A UN RESEAU POUR DES
TRANSACTIONS DE COMMERCE ELECTRONIQUE**

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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15219-1818, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200199021 A1 20011227 (WO 0199021)

Application: WO 2001US20147 20010622 (PCT/WO US0120147)

Priority Application: US 2000213253 20000622
Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
BZ CA CH CN CO CR CU CZ CZ (utility model) DE DE (utility model) DK DK
(utility model) DM DZ EC EE EE (utility model) ES FI FI (utility model)
GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility
model) SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 3623

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... ntiorj

N@

The increasing demand for Internet transactions has prompted an increasing need for advanced **electronic payment** arrangements. While the prospects of frictionless commerce and reduced cost on the supply side have...

...many people are concerned about the security and integrity of payment mechanisms on the Web. **Third party** credit-pard **accounts**, for instance, are widely available and often used but are not considered totally secure, since...

19/3,K/15 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00858331

**METHODS AND APPARATUS FOR MANAGING A TOUR PRODUCT PURCHASE
PROCEDE ET APPAREIL POUR LA GESTION D'UN ACHAT DE PRODUIT TOURISTIQUE**

Patent Applicant/Assignee:

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US, US (Residence), US (Nationality), (For all designated states
except: US)

Patent Applicant/Inventor:

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Honolulu, HI 96816, US, US (Residence), US (Nationality), (Designated
only for: US)

FREITAS Jeffrey, Pan Travel, LLC, Panda Building, 1017 Kapahulu Avenue,
Honolulu, HI 96816, US, US (Residence), US (Nationality), (Designated
only for: US)

Legal Representative:

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20037-3213, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200190992 A2 20011129 (WO 0190992)
Application: WO 2001US10818 20010517 (PCT/WO US0110818)
Priority Application: US 2000205559 20000522

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Claims

Claim

- ... code comprising a user location code. 101. The system of claim 89,
"her comprising a **third party** that provides said at least one
suboption to a user, and confirms and changes available...external
reservation system. 112. The system of claim 89, wherein one of said user,
a travel **agent** and a **third party** accesses said inventory monitor.
35
. A server system for selecting a final option, comprising:
a...
- ...destinations and is selected by a user from said plurality of options,
and wherein a **third party** can adjust availability and price of said
plurality of options in accordance with inventory levels...
- ...in
response to said payment information;
an invoice received in said server system from said **third party**, said
invoice initiating a transfer of funds from said client **escrow account**
to said **third party**. 118. The server system of claim 117, said
payment information. step comprising at least one...
- ...suboption stored in said server system. 121. The server system of claim
113, wherein said **third party** comprises a vendor that sells said at
least one suboption via said server system. 122...
- ...transportation, travel tours and items. 123. The server system of claim
113, further comprising a **third - party** central reservation system
coupled to said server system and receiving said at least one suboption.
124. The server system of claim 123, wherein, said **third - party**
external reservation system components comprises an airline reservation.
37
. The server system of claim 113, wherein. one of said user, a travel
agent and said **third party** accesses a plurality of said final
options generated by said server system. 126. The server system of claim
125, wherein said confirmation is sent to one of said **third party** and
a travel **agent**, and further comprising a plurality of said
confirmations generated by said server system during a...storage medium
in response to said one of said plurality of update options, wherein a
third party can access said data storage medium by a client system.
141. The method of claim...
- ...information in a calendar on a user interface. 143. The method of claim
140, said **third party** comprising a vendor confirming and changing
availability of one of said plurality of properties in...
- ...voicemail and hard copy. 146. The method of claim, 145, further
comprising providing to said **third party** a plurality of said
confirmations generated during a predetermined interval, **third party**
receives said plurality of confirmations on a daily interval.
41
. The method of claim 140...
- ...system. 149. The method of claim 140, further comprising one of said
user, a travel **agent** and said **third party** monitoring inventory
information of said plurality of properties. 150. The method of claim
140, further...
- ...for at least one portion of said inventory in response to an input from
said **third party**.
42

19/3,K/16 (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00853828

**EVENT DRIVEN SHOPPING METHOD UTILIZING ELECTRONIC E-COMMERCE ORDER PENDING
PROCEDE D'ACHAT DECLENCHE PAR L'EVENEMENT UTILISANT LA MISE EN ATTENTE DE
COMMANDES DU COMMERCE ELECTRONIQUE**

Patent Applicant/Assignee:

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Minneapolis, MN 55431, US, US (Residence), US (Nationality)

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STEINBERGS Erich Conrad, 2108 Oliver Avenue South, Minneapolis, MN 55405,
US,

Legal Representative:

MCMASTERS Thomas L (et al) (agent), Fredrikson & Byron, P.A., 1100
International Centre, 900 Second Avenue South, Minneapolis, MN 55402,
US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200186551 A2 20011115 (WO 0186551)
Application: WO 2001US14669 20010505 (PCT/WO US0114669)
Priority Application: US 2000202332 20000505

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15158

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... other information. Examples of payor or payment identifier information
can include credit card numbers, checking **account** numbers,
intermediary electronic payment indicators, electronic cash, credit
terms or equivalent information. The purchaser profiling information
obtained in this...

19/3,K/17 (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00849469

**METHOD AND APPARATUS FOR PROCESSING ESCROW TRANSACTIONS
PROCEDE ET APPAREIL POUR TRAITER LES TRANSACTIONS D'ENTIERCEMENT**

Patent Applicant/Inventor:

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92651, US, US (Residence), US (Nationality)

Legal Representative:

DELANEY Karoline A (agent), Knobbe, Martens, Olson and Bear, LLP, 620
Newport Center Drive, 16th Floor, Newport Beach, CA 92660, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200182189 A1 20011101 (WO 0182189)
Application: WO 2001US13021 20010420 (PCT/WO US0113021)
Priority Application: US 2000198785 20000420

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE

EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM TR TT TZ UA UG UZ
VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 5446

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... languages and transport protocols which may be used.

In the main, an escrow is a **third party** to a transaction between a seller and a buyer (the buyer and seller are collectively...

...deed, a bond, money, a piece of property, or other valuable⁷ is delivered to the **third party** - hereinafter referred to as the Escrow officer@@ - to be delivered by the officer to the...

...as the Asales contract=- hereinafter). In essence, the property is placed in trust in an **escrow account** .

Escrow transactions can be for both personal and real property. Some states (e.g. California) provide for the use of licensed escrow **agents** when a sale of real estate is being transacted. For the purpose of describing the...been signed by the principals 1 01. It is therefore been agreed to open an **escrow account** to handle the complex details of the transaction with a particular escrow **agent** , or Aofficer,=- 103. A principal=s **agent** 102, having appropriate components of a program in accordance with the present invention - referred to...

...one or more state of the art digital identification authentication technologies, the principals 101 and **agent** 102 and officer 103 are each provided with unique identities so that the escrow process...

...I 01 , realty agent(s) 102, and service providers/vendors 104 - has access to the **escrow account** file residing on the **escrow** officer 104 company computer memory 205 via the Internet 210. The

escrow account file is analogous to a web site. At any time, these parties 1 01 102, 104 can log - step 309 and, using the specific **escrow account** number and their security key, can provide updates or other messages to the escrow officer...updates 31 0 are actually funneled through the escrow office 103 for entering into the **escrow account** file - step 312.

It is generally the escrow officer=s 103 duty to maintain the...

19/3,K/18 (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00846460 **Image available**

A METHOD AND SYSTEM FOR A VIRTUAL SAFE
PROCEDE ET SYSTEME POUR UN COFFRE-FORT VIRTUEL

Patent Applicant/Assignee:

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US)

Patent Applicant/Inventor:

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Legal Representative:

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Dominion Bank Tower, Box 20, Suite 4200, Toronto-Dominion Centre,
Toronto, Ontario M5K 1N6, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200180190 A1 20011025 (WO 0180190)
Application: WO 2001CA504 20010417 (PCT/WO CA0100504)
Priority Application: CA 2305249 20000414

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 41352

Fulltext Availability:

Detailed Description

Detailed Description

... allowance must be made for non-repudiated transactions which emulate
cash transactions.

Now, for reference, **electronic payment** systems are typically based on
either a credit card or a debit payment model. In the debit model, first
an **account** is **funded**. Then, purchases are made using a debit card
that **credits** the **account**. In the **credit** model, the purchase is made
in **advance** of **payment** with a conventional credit card. Furthermore,
electronic payment systems may be either online or offline systems. An
online system is one where the parties to a transaction are joined
through a network to a **third party** and communicate with this **third
party** (I.e. server) during the course of the transaction. When
transactions are executed on an online...

...an offline system, two parties exchange funds without any communication
with a bank or other **third party** during the transaction. Offline
systems nonnally require hardware devices such as smart cards to provide
...

19/3,K/19 (Item 15 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00836820

METHOD AND APPARATUS FOR A MORTGAGE LOAN MANAGEMENT SYSTEM

PROCEDE ET APPAREIL DE GESTION DES PRETS HYPOTHECAIRES

Patent Applicant/Assignee:

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(For all designated states except: US)

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, US (Nationality), (Designated only for: US)
COLEMAN Paul B, 412 East Thornberry Drive, Draper, UT 84020, US, US
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HARTEN William S, 888 West 2000 South, Woods Cross, UT 84087, US, US
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Legal Representative:

BASINSKI Erwin J (et al) (agent), Morrison & Foerster LLP, 425 Market Street, San Francisco, CA 94105, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200169491 A2 20010920 (WO 0169491)
Application: WO 2001US7536 20010309 (PCT/WO US0107536)
Priority Application: US 2000189635 20000314; US 2000645799 20000824
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 21831

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description
... the lender and passed

4

20

through to secondary market investor (only on loans without **escrow accounts**); (4) processing fee payable to the lender and passed through to Local Loan Processor; (5) document preparation fee payable to the lender and passed through to **third - party** vendor; (6) tax related service fee payable to the lender and passed through to **third - party** vendor; and (7) attorney fee payable to lender and passed through to closing attorney. OnePipeline...

19/3,K/20 (Item 16 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00836819

**A METHOD AND APPARATUS FOR A MORTGAGE LOAN ORIGINATOR COMPLIANCE ENGINE
PROCEDE ET APPAREIL POUR MOTEUR DE VERIFICATION DE CONFORMITE DE DEMANDE DE
PRET HYPOTHECAIRE**

Patent Applicant/Assignee:

ONEPIPELINE COM, Old Mill Corporate Center, Suite 200, 6322 South 3000 East, Salt Lake City, UT 84121, US, US (Residence), US (Nationality),
(For all designated states except: US)

Patent Applicant/Inventor:

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US (Residence), US (Nationality), (Designated only for: US)
COOK Redge L, 8875 Alta Canyon Drive, Sandy, UT 84093, US, US (Residence)
, US (Nationality), (Designated only for: US)
COLEMAN Paul B, 412 East Thornberry Drive, Draper, UT 84020, US, US
(Residence), US (Nationality), (Designated only for: US)
HARTEN William S, 888 West 2000 South, Woods Cross, UT 84087, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

BASINSKI Erwin J (et al) (agent), Morrison & Foerster LLP, 425 Market Street, San Francisco, CA 94105, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200169489 A2 20010920 (WO 0169489)
Application: WO 2001US7524 20010309 (PCT/WO US0107524)
Priority Application: US 2000189635 20000314; US 2000645217 20000824
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 21580

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... to the lender and passed
20

through to secondary market investor (only on loans without **escrow accounts**); (4) processing fee payable to the lender and passed through to Local Loan Processor; (5) document preparation fee payable to the lender and passed through to **third - party** vendor; (6) tax related service fee payable to the lender and passed through to **third - party** vendor; and (7) attorney fee payable to lender and passed through to closing attorney. OnePipeline...

19/3,K/21 (Item 17 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00833796 **Image available**

SYSTEM AND METHOD FOR FACILITATING ASSET-BASED FINANCING IN A PRIVATE SALE
SYSTEME ET PROCEDE PERMETTANT DE FACILITER LE FINANCEMENT BASE SUR DES
ACTIFS LORS D'UNE VENTE DE GRE A GRE

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

ROCHE David I (agent), Baker & McKenzie, 130 E. Randolph Drive, Chicago,
IL 60601, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200167353 A1 20010913 (WO 0167353)
Application: WO 2001US7147 20010307 (PCT/WO US0107147)
Priority Application: US 2000187629 20000308

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 7468

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... and for management processes relating to the customer deal. This role includes the very important **escrow account** management of system **agent** 's service. Each processor, located at home office, may control the workflow for each buyer and seller deal. The central processor, instead of the system **agent** , may take responsibility for verifying funds, avoiding vendor obstacles and making payoffs.

The operations of...different locations. The agent control center may

also assist agents with managing customers and with **escrow account** management.
Employees can store custom reports for later use by all employees at the same...

...s audience includes customer, agent, processor and lender. Presented as a status report of the **escrow** transaction.

Escrow Account Used by a system **agent** to cross-reference account information from bank statement. Should identify possible related information against current...

19/3,K/22 (Item 18 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00830836

METHOD OF AND SYSTEM FOR MITIGATING RISK ASSOCIATED WITH SETTLING OF FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANSACTIONS
PROCEDE ET SYSTEME DE LIMITATION DU RISQUE ASSOCIE AU CHANGE ET A D'AUTRES OPERATIONS A BASE DE PAIEMENTS

Patent Applicant/Inventor:

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(Residence), US (Nationality)

Legal Representative:

WHITTEN George Alan (et al) (agent), R G C Jenkins & Co, 26 Caxton Street, London SW1H 0RJ, GB,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200163498 A2 20010830 (WO 0163498)
Application: WO 2001GB802 20010223 (PCT/WO GB0100802)
Priority Application: US 2000513440 20000225

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 26544

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... embodiment supports the following functionalities: Third Party and User host applications for screen, batch and **automated** entry of **payment** risk parameters by currency, Counterparty and payment type; a core system host application for automatic...enables accounts to be linked together for reporting purposes in flexible hierarchies of User and **Third Party accounts** . according to whatever confiouration a User may require. Throughout the preferred embodiment of the GPM...

...the User) can properly instruct a bank (the Payment Bank) as to actions affecting an **account** . The **Third Party** Host Application is realized as software provided to Third Parties as clients of Users at...details with the di(Tital certification authority. The GPM Svstem will identify each User or **Third Party account** separately, but many Users may wish to aggregate an account hierarchy to promote more efficient...

...accounts. By way of example, a foreign exchan(ye dealer may wish to create individual **Third Party accounts** for each client for which the dealer acts in ne(lotiation and settlement of foreign...

...System actions, including creating and modifying Third Party, User and counterparty details, entering or modifying **Net Payment** Limits, entering or modifying Risk Parameters, instructing Suspend Instructions for suspension of further payments, and...where the data sought by a User or Payment Bank can be obtained in an **automated** manner from the **Payment** Bank Host Application. Reports to participants on GPM System usage will be L)enerated on...

...payment failures. Participants will be able to structure reports to aggregate a variety of User **accounts**, **Third Party accounts** and counterparties, as required to form a consolidated view for their own risk management and...Euro, Party B has set his Clean Payment Limit at SI OM, consistent with his **net payment** obligation, and Party A has set his Clean Payment Limit at S2M, perhaps reflecting the...

...Party B's credit. The total payment risk for each party is reduced to their **net payment** obligation in the sold currency and the Clean Payment Limit in the bought currency. (The real measure may well be substantially less if the amount of the **Net Payment** Limit has been offset by receipts of payments in other payment systems in earlier time ...

...As a rule, the Clean Payment Limit should equal or exceed the greater of the **net payment** amount in a currency (if any) or the single largest gross payment. If participants follow...

19/3,K/23 (Item 19 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00826973

**FINANCIAL ACCOUNT MANAGEMENT
GESTION DE COMPTE FINANCIER**

Patent Applicant/Assignee:

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(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

CHI Alfred L, 34 Main Street Extension, Plymouth, MA 02360, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

FEIGENBAUM David L (et al) (agent), Fish & Richardson, P.C., 225 Franklin Street, Boston, MA 02110-2804, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200159671 A2 20010816 (WO 0159671)
Application: WO 2001US4286 20010209 (PCT/WO US0104286)
Priority Application: US 2000502147 20000211; US 2000549440 20000414; US 2000564163 20000503

Parent Application/Grant:

Related by Continuation to: US 2000502147 20000211 (CIP); US 2000549440 20000414 (CIP); US 2000564163 20000503 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9904

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

- ... each of the third parties. The holder may present the virtual account identifier to the **third party** electronically. The virtual account identifier includes between one and sixteen letters or numbers. There are...
- ...for payment is made in connection with a purchase by the holder from the **30 third party**, the request for payment is made to an **intermediary** party that maintains the virtual account on behalf of the holder, and the **intermediary 2** verifies the availability of the payment from the from financial **account before** authorizing the **payment** request. The holder has access to the virtual account through a web browser. The holder...
- ...The holder has access to 5 the virtual account through a web site of an **intermediary** party. The holder has access to the virtual account through a telephone. A holder of ...
- ...transaction in which the payment is to be made. The payment is blocked by an **intermediary** other than a financial institution that maintains the financial account. The holder can set the...of the holder, and the intermediary verifies the availability of the payment from the financial **account before** authorizing the **payment** request. The holder requests the issuance of the check through a web site of an **intermediary 20** party. The holder requests the issuance of the check by an **intermediary** party through a telephone. The **third party** requests payment of the check through a web site of an **intermediary** party. The **third party** requests payment of the check by communicating with an **intermediary** party through a telephone. The **third party** requests payment of the check from a 25 financial institution. Payment is prevented by an **intermediary** other than a financial institution that maintains the financial account.
- In another aspect of the...

Claim

- ... holder, and the inten-nerdiary verifies the availability of the payment from the from financial **account before** authorizing the **payment** request.
- 19 The method of claim 1 in which the holder has access to the...of the holder, and the intermediary verifies the availability of the payment from the financial **account before** authorizing the **payment** request.
- 20 68. The method of claim 49 in which the holder requests the issuance of the check through a web site of an **intermediary** party.
- 69 The method of claim 49 in which the holder requests the issuance of...

19/3,K/24 (Item 20 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00823195

SYSTEM AND METHOD FOR USER-TO-USER ONLINE WAGERING
SYSTEME ET PROCEDE DE PARI EN LIGNE ENTRE UTILISATEURS
Patent Applicant/Assignee:

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Inventor(s):
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HANNA Joshua David, 115 New River Head, 173 Roseberry Avenue, London EC1R 4UR, GB,
Legal Representative:
JAKOPIN David A (et al) (agent), Pillsbury Winthrop LLP, 1600 Tysons Boulevard, McLean, VA 22102, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200155941 A2 20010802 (WO 0155941)
Application: WO 2001US2900 20010126 (PCT/WO US0102900)
Priority Application: US 2000493514 20000128
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9028

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... and regulations). For example, a bettor wishing to make a wager can call a betting **agent** who is in another city, state or country to place the wager. Financial arrangements can...

...made to facilitate betting in a remote context such as this -- for example, the betting **agent** may require the bettor to establish an **escrow account** from which bets may deducted and to which winnings may be paid, or betting transactions...

19/3,K/25 (Item 21 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00814145

**A METHOD FOR EXECUTING A NETWORK-BASED CREDIT APPLICATION PROCESS
PROCEDE DE MISE EN OEUVRE D'UN PROCESSUS DE DEMANDE DE CREDIT EN RESEAU**

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

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CHU Kevin, 490 Lindbergh Place, Apt. 515, Atlanta, GA 30324, US,

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200146889 A2 20010628 (WO 0146889)
Application: WO 2000US35216 20001222 (PCT/WO US0035216)
Priority Application: US 99470805 19991222; US 99469525 19991222; US 99470039 19991222

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 98671

Fulltext Availability:
Detailed Description

Detailed Description

... 1-5 provide the order of the steps of the process. Figure 22 illustrates a **payment** process when a direct transfer of funds is available. Numbers 1-6 set forth the...a tool, particularly as they relate to hardware and communications requirements.

Level of Support Required

If **third party** software is to be purchased, suppliers must be assessed on their ability to ensure the...management information. It is important to consider these interfaces when choosing event/data generation components. **Agents** and proxies are two common types of event/data generation tools. Often these tools use...

19/3,K/26 (Item 22 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT
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00809390 **Image available**

METHOD AND APPARATUS FOR FACILITATING THE SELECTION OF LEGAL AND LEGAL-RELATED SERVICE PROVIDERS
PROCEDE ET APPAREIL EN VUE DE FACILITER LE CHOIX DE PRESTATAIRES DE SERVICES JURIDIQUES ET DE SERVICES ASSOCIES

Patent Applicant/Inventor:

SETTLE Peverill O III, 5345 Spring Valley Road, Dallas, TX 75240-3009, US
, US (Residence), US (Nationality)

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200143008 A1 20010614 (WO 0143008)
Application: WO 99US29250 19991209 (PCT/WO US9929250)
Priority Application: WO 99US29250 19991209

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 8374

Main International Patent Class: **G06F-017/60**

Fulltext Availability:
Detailed Description

Detailed Description

... such as eBay and Onsale), where again the actual credit transactions are typically processed via **third party** arrangements with the purchaser's credit card being charged for the goods and any associated...

...these other types of sites either utilize other types of payment arrangements, such as separate **escrow account** arrangements, or effect transactions only if the buyer and seller reach acceptable terms of payment...

19/3,K/27 (Item 23 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00807441 **Image available**

SERVER-BASED BILLING AND PAYMENT SYSTEM
SYSTEME DE FACTURATION ET DE PAIEMENT BASE SERVEUR

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Legal Representative:

PFLEGER Edmund Paul (agent), Hayes, Soloway, Hennessey, Grossman & Hage,
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200141020 A1 20010607 (WO 0141020)
Application: WO 2000US32729 20001201 (PCT/WO US0032729)
Priority Application: US 99168940 19991203; US 2000527560 20000316; US
2000527208 20000316; US 2000526791 20000316; US 2000526792 20000316; US
2000526793 20000316; US 2000527209 20000316

Designated States: CA CN MX SG

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 12933

Fulltext Availability:

Claims

Claim

- ... 1 9 payment, for audit purposes. Accordingly, invoices, once received, may go through several steps **before payment** is made. Upon receipt by an organization, the invoice must 2 1 be approved by...
- ...the biller accepts only one method of payment, i.e., company check, or some other **pre**-arranged **payment** option. In this conventional bill payment methodology, billers are disadvantageously unaware of the reasoning behind...
- ...payers. The bill payer can view
2
I the electronic bill data, and create an **electronic bill payment** instruction, that is sent to the bill presenter. The bill presenter forwards the payment instruction...
- ...and payee banks interconnected by a computer network. In this system, a payor bank receives **electronic** bills specifying **payment** requests from one or more payors having an account at the payor bank. The I I payor bank places on hold the **funds** in the payor's **account** and then generates an electronic check that is transmitted to the payee. The payee receives payee bank. The payee bank authenticates the endorsed check and **credits** the payee's **account** accordingly. 1 8 Still another example is found in U.S. Patent No. 5,963...
- ...to permit complex bill presentment and payment between suppliers and customers. Moreover, in the aforementioned **electronic** bill presentment and **payment** systems, feedback to a particular biller regarding an adjudicated invoice is not provided. Thus, accounts...
- ...the biller (or the biller's bank). Thus, there exists a need to provide an **electronic** billing and **payment** system which serves the needs of business relationships by providing on-line bill presentment, bill review, authorization and payment origination processing. Additionally, there is a need to provide an **electronic** billing and **payment** system

wherein an integrated platform manages related billers and payors in a manner to maximize...

...to certain individuals within a business setting. There also exists a need to provide an **electronic** billing and **payment** system that provides integrated payables and receivables management. Additionally, a need exists to permit biller...

...is an overall object of the present invention to provide an integrated platform for **electronic** bill presentment and **payment** and to establish a I I community of billers and payors so that trusted partners ...

...and payment authorization. It is another object of the present invention to provide an integrated **electronic** bill presentment and **payment** system and methodology which includes built-in relationships 15 defined between billers (e.g...

...18 It is yet another object of the present invention to provide an integrated **electronic** bill presentment and **payment** system and methodology in which billers define dispute rules and adjudication options on a global...

...and customers. It is still another object of the present invention to provide an integrated **electronic** bill presentment and **payment** system and methodology which permits billers and payors to define robust payment options including credit...

...debit transactions. It is yet another object of the present invention to provide an integrated **electronic** bill presentment and **payment** system and methodology in which payors can define access

5
I rights and responsibilities to...

...audit trail purposes. A further object of the present invention is to provide an integrated **electronic** bill presentment and **payment** system and methodology in which payors are given a plurality of invoice payment options, and...wherein:

BRIEF DESCRIPTION OF THE DRAWINGS
Figure 1 is a block diagram representation of the **electronic** bill presentment and **payment** system of the present invention;
Figure 2 is a more detailed block diagram representation of...be understood at the outset that payors 14 and billers 16 each subscribe to the **electronic** bill presentment and **payment** system 10 of the present invention. To do so, billers and payors each...and host the server system. Preferably, the biller (or the biller's representative or authorized **agent**) supplies 18 data to the administrator 22 to create a biller profile 30 and...

...numbers) and multiple biller administrators. Moreover, different accounts can be available for different payors, i. e ., **payment** accounts can be established globally or on a payor-by-payor basis, as may be desired...

...payor's association within the database, the payor (or the payor's representative or authorized **agent**) supplies data to the administrator 22 to create the payor profile 34 and access control...

19/3,K/28 (Item 24 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00806384

NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND METHOD THEREOF
GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139030 A2 20010531 (WO 0139030)

Application: WO 2000US32324 2000i122 (PCT/WO US0032324)

Priority Application: US 99444775 19991122; US 99447621 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK

DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR

TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 171499

Fulltext Availability:

Detailed Description

Detailed Description

... options

Adds configurations to shopping cart

Saves configurations to be retrieved at later point

Incorporates **3rd party** products (partner products)

In still yet another embodiment, a method, system, and article of
manufacture...items each include either a product or a service or both,
and may also include **third party** products and services.

While the available features which are displayed, the features of the
items...

...information is tracked during each sale. Some

155

of these servers are connected to external, **third - party** services,
e.g., the credit server to an external credit card processing network or
the...

...reader and a PIN number entering means.

In one example of a related system, insurance **agents** at remote office
on-line terminals communicate with a central processor which includes a
data...

...client information, insurance premium

information and predetermined text data for incorporation into insurance
contracts, An **agent** at a terminal keys in information regarding a risk
and other data needed to write...

...the central processor, from which a premium quotation is transmitted
back and displayed at the **agent** 's terminal and in which a client data
base is established with the information from the form. Errors or
omissions are detected and the **agent** or client is notified. If the
policy is to be written, a formal contract is...

...are not automatic self-service vending machines; the client must deal
with the company through **agents** .

157

In another example of a related system, a terminal includes a CPU and is

...the customer to

operate software that is compliant with the secure payment technology,
interacting with **third - party** certification authorities, thereby

allowing the customer to transmit encoded information to a merchant, some of...

...their

standard Internet access medium, and does not require that the customer interact with any **third - party** certification authority, Instead, the support for SSL may be incorporated into software already in use... provided on a for-fee basis. Conversely, an online service provider may wish to pay **third party** content providers for placing useful material on the online service.

Thus, when creating a publicly...

...A user is permitted to select the items for purchase, as indicated by operation 6104. **Payment** is then accepted in exchange for the selected items in operation 6105. While the virtual...

19/3,K/29 (Item 25 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00805486 **Image available**

SYSTEM AND METHOD FOR INTEGRATING INCOME DEDUCTION PAYMENT TECHNIQUES WITH INTERNET E-COMMERCE AND ANCILLARY SYSTEMS
SYSTEME ET PROCEDE D'INTEGRATION DE TECHNIQUES DE PAIEMENT DE DEDUCTION D'IMPOTS AU COMMERCE ELECTRONIQUE SUR INTERNET ET SYSTEMES ANNEXES

Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139077 A2 20010531 (WO 0139077)

Application: WO 2000US32064 20001122 (PCT/WO US0032064)

Priority Application: US 99447512 19991123

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 23977

Fulltext Availability:

Claims

Claim

... destinations include one or more electronic commerce vendors; and wherein the funds distributed to the **electronic** conimerce vendors are **payment** for produets purchased by the user from the one or more electronic conumerce vendors.

101...electronicali,

initiate, change, or remove 738

set up for future pay periods

Remaining funds 722

transferred to other payee

bank **accounts**

710

u geting

20

User subscribes to

budgeting service

502

4

User sets up a...Reminder
amount (1 week in entered
(2 weeks in advance) amount
advance) (1 week in
advance)

Payment Check Only Check Only ACH Check or ACH Certified
Type - Check
Payment 1 st of...

...In Case of PA funds Delay Until Use Credil Pay Available Cancel
Discrepancy from bank Funds are Service Amounts Order
account Available
Accumulate \$250 per Entire Max of \$1 00 Deduct Entire
Deductions? week Deduction per...

...Tracking
(section)L4 (section)
2 Discussion Groups Expert Advice Multi-levi
824 830 Password Su
Third - Party 844
What-If Scenarios Services
806 Integration
814 Suport Services Reminder Services Wallet Techn
826...

19/3,K/30 (Item 26 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00805483 **Image available**

SYSTEM AND METHOD FOR INVOICE CONFIRMATION AND FUNDING
SYSTEME ET PROCEDE DE CONFIRMATION ET DE FINANCEMENT DE FACTURES

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(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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(Residence), US (Nationality), (Designated only for: US)
RAYMOND Eric, 781 Josina Avenue, Palo Alto, CA 94306, US, US (Residence),
US (Nationality), (Designated only for: US)

Legal Representative:

MALLIE Michael J (et al) (agent), Blakely, Sokoloff, Taylor & Zafman, 7th
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139073 A1 20010531 (WO 0139073)

Application: WO 2000US31898 20001116 (PCT/WO US0031898)

Priority Application: US 99167449 19991123; US 2000714898 20001115

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8132

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... processing

FIG. 6 illustrates exception processing when Payer 102 requests a delay in payment to **third - party intermediary** 103. At step 600, Payer 102 elects to delay payment for up to days (or other time period as agreed to with thirdparty **intermediary** 103) at an interest rate/fee determined by **third - party intermediary** 103. Third party **intermediary** 103 notifies Biller 101 that Payer 102 has elected to defer payment- At step 605, thirci-party **intermediary** 103 communicates to Payer 102, upon a schedule determined by third-partv **intermediary** 103, **before** debiting **Payer 102 account**, that the irinvoice 104 amount will be withdrawn. **Third party intermediary** 103 determines the schedules for communication and withdrawal. At step 610, **third - party intermediary** 103 transfers the invoice 104 amount from Payer 102 bank account to **third - party intermediary** 103 bank account via electronic funds transfer (such as an ACH debit) or other means...

Claim

... THAT PAYER 1
TO DEFER PAYMENT.
INTERMEDIARY COMMUNICATES TO PAYER, UPON A SCHEDULE DE]
INTERMEDIARY, **BEFORE** DEBITING **PAYER ACCOUNT** THAT THE
AMOUNT WILL BE WITHDRAWN. **INTERMEDIARY** DETERMINES THE [E
FOR COMMUNICATION AND WITHDRAWAL,
1
INTERMEDIARY TRANSFERS THE INVOICE AMOUNT FROM PAYER BP
TO **INTERMEDIARY** BANK ACCOUNT VIA ELECTRONIC FUNDS TRANSFER
AS ACH DEBIT
F. EXCEPTION PROCESSING: PAYER IS NSF (DOES
SUFFICIENT FUNDS IN BANK ACCOUNT TO ALLOW WITHDRAWAL BY INTERME1
INTERMEDIARY INFORMS PAYER AND BILLER. BILLER HAS OPTION'
THE ELECTRONIC DEBIT TO PAYER'S ACCOUNT FOR ORIGINAL 1
INTERMEDIARY INITIATES ELECTRONIC DEBIT TO PAYER'S ACCOUNT
TWO DAYS AFTER INFORMING PAYER
INTERMEDIARY INFORMS BILLER THAT INVOICE AMOUNT WILL BE'
AND DATE OF WITHDRAWAL, FROM BILLER BANK ACCOUNT...

... 10 DAYS (OR OTHER TIME PERIOD AS DETERMINED BY INTERMEDIARY
AN INTEREST RATE/FEE DETERMINED BY **INTERMEDIARY**
G. EXCEPTION PROCESSING: BILLER IS NSF
INTERMEDIARY NEGOTIATES REVISED PAYMENT TERMS WITH BILLER
LENGTH OF PAYMENT EXTENSION AND INTEREST RATE
INTERMEDIARY COMMUNICATES REMINDER NOTICES TO BILLER'
INVOICE AMOUNT WILL BE WITHDRAWN VIA ELECTRONIC FUNDS
FROM BILLER'S ACCOUNT. THE SCHEDULE FOR REMINDER NOTICE,
WITHDRAWAL DATES ARE DETERMINED BY **INTERMEDIARY**
INTERMEDIARY TRANSFERS THE REVISED PAYMENT AMOUNT (NF
ABOVE) FROM BILLER BANK ACCOUNT TO **INTERMEDIARY** BANK ACCOUNT
ELECTRONIC FUNDS TRANSFER
H. EXCEPTION PROCESSING: BILLER DEFAULTS,
INTERMEDIARY INITIATES COLLECTIONS PROCEDURES AGAIN

1 INTERMEDIARY SYSTEM FUNCTIONS: BILLER REPORT
BILLER REPORT LISTS ALL BILLER...

19/3,K/31 (Item 27 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00803609 **Image available**
INTERFACE FOR CONVERSION OF ELECTRONIC CURRENCY TO ACCEPTED METHOD OF
PAYMENTS TO MERCHANTS/ENTITIES
INTERFACE DE CONVERSION DE MONNAIE ELECTRONIQUE EN MODALITES DE PAIEMENT
ADMISES A DES COMMERCANTS/ENTITES
Patent Applicant/Inventor:
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US (Residence), US (Nationality)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200137171 A1 20010525 (WO 0137171)
Application: WO 2000US31235 20001114 (PCT/WO US0031235)
Priority Application: US 99443130 19991118
Designated States: AE AG AL AM AU BA BB BG BR BY BZ CA CN CR CU CZ DM DZ EE
GD GE GH GM HR HU ID IL IN IS JP KE KP KR LC LK LR LS LT LV MA MG MK MN
MW MX NO NZ PL PT RO RU SD SG SI SK SL TR TT UA UG US VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 2871

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... in the remittance information. When the customer is finished he submits the information including his **pre - paid** card number, **account** number or electronic wallet number to the interface site. The interface site checks the customer's account balance and if approved then submits the template to the financial **intermediary** in the form he requires and pays the financial **intermediary** in the form he requires. The customer is informed that the remittance process is complete...

19/3,K/32 (Item 28 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00801782 **Image available**

ON-LINE PAYMENT SYSTEM

SYSTEME DE PAIEMENT EN LIGNE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200135304 A1 20010517 (WO 0135304)
Application: WO 2000US30995 20001109 (PCT/WO US0030995)
Priority Application: US 99164510 19991110; US 2000710531 20001108
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 18544

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... customers' credit cards online. For Web site owners who do not have their own merchant **account**, an average **third party**'s fee is 15% of the transaction amount. Credit card payments today cover probably 90...

...as of 1998 year's end) simply do not have access to any of existing

online payment methods - credit cards, bank accounts in Internet-enabled banks or 900 numbers. From the point of view of Web-based business owners, the DotCoinrm online payment system will provide them a way to reach the part of Internet public, to which...

19/3,K/33 (Item 29 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00799935 **Image available**

SYSTEMS AND METHODS FOR FACILITATING COMMERCIAL TRANSACTIONS BETWEEN PARTIES RESIDING AT REMOTE LOCATIONS
SYSTEMES ET PROCEDES PERMETTANT DE FACILITER DES TRANSACTIONS COMMERCIALES ENTRE DES PARTIES GEOGRAPHIQUEMENT ELOIGNEES

Patent Applicant/Assignee:

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GEBB Lucas, -,
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200133522 A1 20010510 (WO 0133522)
Application: WO 2000US30483 20001102 (PCT/WO US0030483)
Priority Application: US 99163824 19991105; US 99164075 19991105

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Fulltext Word Count: 20058

International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... may either accept or reject any items prior to the transfer of funds from the **escrow account** to the seller's **account**, such as a particular number of days after the purchaser receives goods, services, or other value from a suitable shipping **agent**. 1 0 In addition to entering the appropriate information which may be requested by the... either accept or reject

35

any items prior to the transter ot tuncls from the **escrow account** to tne seilier-s **account**, such as a particular number of days after the purchaser receives goods, services, or other value from a suitable shipping **agent**. If a purchaser modifies or adds information to the purchaser transaction review page, such as...mechanism suitably debits the purchaser's account. Preferably, the transaction mechanism then credits an appropriate **escrow account** (step 1720), pending notification by either the purchaser and/or a shipping **agent** that any

defined escrow release event has transpired (step 1722). If the defined escrow release...

...event has been defined during the transaction by either the transacting parties or a suitable **third party** and the escrow
36
release event is not satisfied, the transaction mechanism either reverses the...

19/3,K/34 (Item 30 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00799886 **Image available**
SYSTEM AND METHOD OF AGGREGATE ELECTRONIC TRANSACTIONS WITH MULTIPLE SOURCES
SYSTEME ET PROCEDE D'AGREGATION DE TRANSACTIONS ELECTRONIQUES A SOURCES MULTIPLES

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200133458 A1 20010510 (WO 0133458)
Application: WO 2000US29720 20001030 (PCT/WO US0029720)
Priority Application: US 99162125 19991029; US 99162129 19991029; US
2000194027 20000403

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 23479

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... one or more other personal information data sources (e.g., a personal information management application, **Web** site, database, etc.).

Payment Method entries 1019 may include information related to a variety of predefined payment methods, such...

...data from or links to payment method information maintained by other service providers (e.g., **accounts** with Web access, **third party** wallets, etc.).

Spending entries 1020 may include entries for purchases and other expenditures. Spending entries...

19/3,K/35 (Item 31 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00788853 **Image available**

**A METHOD FOR THE SECURE TRANSFER OF PAYMENTS
PROCEDE DE TRANSFERT DE PAIEMENTS SECURISE**

Patent Applicant/Assignee:

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, IE (Residence), IE (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

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WELLS Lisa Kay, 4903 Whispering Valley Drive, Austin, TX 78727, US, US
(Residence), US (Nationality), (Designated only for: US)
BRAHMBHATT Bhagwat, 45177 Cougar Circle, Fremont, CA 94539, US, US
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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200122374 A1 20010329 (WO 0122374)
Application: WO 2000IE101 20000907 (PCT/WO IE0000101)
Priority Application: EP 99650088 19990922; US 2000200672 20000428; US
2000567975 20000510

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DE
(utility model) DK DK (utility model) DM EE ES FI GB GD GE GH GM HR HU ID
IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO
NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 17440

Fulltext Availability:

Claims

Claim

... reinforce its corporate and brand identity at every such instance.
Even more importantly, any involved **intermediaries** such as Internet
portals, Internet service providers (ISP's) and other advertisers are
automatically subordinated. This is a key consideration for issuers who
otherwise are at the mercy of such **intermediaries**. In summary, the
invention provides protection from brand disintermediation from any such
intermediaries. Referring now to Fig. 1 there is illustrated an Internet
service provider (ISP) 1
connected...from a merchant, or alternative could wish to alter the
request received from the merchant, **before** giving **payment**
authorization, for example, changing shipping address and
so on. To avoid unnecessary complications the term...other conventional
cryptographic authentication protocol, or by presentation of a digital
"cookie" obtained from a **third party** as is described later. In step
25 the card holder sends purchase and merchant URL...

19/3,K/36 (Item 32 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00788815 **Image available**

**METHODS AND SYSTEMS FOR CARRYING OUT DIRECTORY-AUTHENTICATED ELECTRONIC
TRANSACTIONS INCLUDING CONTINGENCY-DEPENDENT PAYMENTS VIA SECURE
ELECTRONIC BANK DRAFTS**

**PROCEDES ET SYSTEMES PERMETTANT D'EFFECTUER DES TRANSACTIONS ELECTRONIQUES
AUTHENTIFIEES PAR REPERTOIRE COMPRENANT DES PAIEMENTS DEPENDANT D'UNE
CONTINGENCE VIA DES TRAITES BANCAIRES ELECTRONIQUES PROTEGEES**

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(Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:

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(Residence), US (Nationality)

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200122329 A1 20010329 (WO 0122329)

Application: WO 2000US26054 20000922 (PCT/WO US0026054)

Priority Application: US 99405741 19990924

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 18576

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... to the present invention, the buyer causes an iDraft-CTM to be sent an escrow **agent** (which may be a neutral party, the auction company or the buyer's home bank, for example) via the auction site software. The escrow **agent** may then remove the first contingency (buyer payment) after checking with the buyer's home...

...in question to the buyer (or may send the item to buyer through the escrow **agent**), subject to a second contingency (expiration of offer date by which buyer must remove the...the option to remove third contingency of the iDraft-CTM transaction in question. The escrow **agent** may then be automatically notified (via encrypted email, for example) and may then exercise the...

...home bank may automatically credit the iDraft-CTM payment(s) to the specified seller's **account** and to the specified **escrow agent** 's **account** for the **escrow agent** 's fees, if any. This may be done using the buyer's instructions as to...

19/3,K/37 (Item 33 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00787038 **Image available**

SYSTEM AND METHOD FOR PROCESSING TOKENLESS BIOMETRIC ELECTRONIC TRANSMISSIONS USING AN ELECTRONIC RULE MODULE CLEARINGHOUSE

SYSTEME ET PROCEDE PERMETTANT DE TRAITER DES TRANSMISSIONS ELECTRONIQUES BIOMETRIQUES SANS AUTHENTIFICATION PAR L'UTILISATION D'UN CENTRE DE MODULES DE REGLEMENT ELECTRONIQUES

Patent Applicant/Assignee:

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(Residence), US (Nationality)

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Legal Representative:

JOHNSON Alexander C Jr (et al) (agent), Marger Johnson & McCollom, P.C.,
1030 S.W. Morrison Street, Portland, OR 97205, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200120531 A1 20010322 (WO 0120531)

Application: WO 2000US40910 20000915 (PCT/WO US0040910)

Priority Application: US 99398914 19990916

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21206

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

- ... personal and likely confidential electronic transmissions could be irretrievably lost, or revealed to an untrusted **third - party**. In sum, the multitude of such personal computing tokens, whether unconnected desktop terminals or on...the ability, with only a biometric log-on, to automatically enter all restricted or confidential **third - party** databases throughout the Internet to which the user has pre-authorized access privileges. It is...is using at any one time. Yet another object of the invention is to enable **third - party** databases to correctly identify a user using the computer system so that their on-line ...
- ...patterns can be linked to that user's personal demographic database. In this way, the **third - party** can more efficiently deliver services and information to pre-identified or interested users. Another objective of the invention is that the **third - party** database be identified by the computer system, wherein the **third - party** database's identification is io verified. Another objective of the invention is to be added...during the command execution step, the electronic rule module clearinghouse communicates with one or more **third - party** computers, the **third party** computers having execution modules that can access, process, or display database contents. Execution commands are...
- ...non-financial data repository account, a telephone number, a mailing address, purchasing patterns, data on **pre - paid accounts** or memberships for products or services, electronic data usage patterns, employee status, job title, data...
- ...any of the following entities, the user, the electronic rule module clearinghouse, or an authorized **third party**. The execution command for a user is provided for the rule module by any of the following; the user, the electronic rule module clearinghouse, or an authorized **third party**. Preferably a user re-registration check step is used, wherein the user's registration biometric...s interactive instant messaging program, a user's email authentication, and an automated electronic intelligent **agent** for electronic data search and retrieval that is customized to the user's requests. Preferably...
- ...least one of the user's pattern data. In another embodiment the method comprises a **third - party** registration step, wherein a **third - party** registers identification data with the electronic identifier, the identification data comprising any of the following...
- ...certificate, an internet protocol address, or a bionietric input apparatus hardware identification code. In a **third - party** identification step, a **third - party** providing the user with electronic transmissions is identified by the electronic identicator by comparing the **third - party** 's bid identification data with the **third - party** 's registered identification data. A computer system device for tokenless

verify the authenticity of the sender and the electronic document's contents to...

...automatically updated by the usercustomized search engine and the user-customized intelligent search and tracking **agent** based upon user-customized Pattern Data 54. This could include, but would not be limited...

...In another embodiment, an Execution Command 52 provided to the Clearinghouse 14 by an authorized **third - party** , such as a user's employer, governs the processing and prioritization of electronic transmissions to...

19/3,K/38 (Item 34 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00785180 **Image available**

WEB-BASED SYSTEM TO FACILITATE PURCHASE, PICK-UP, AND DELIVERY OF, AND ESCROW AND PAYMENT FOR, MERCHANDISE
SYSTEME CYBERNETIQUE DESTINE A FACILITER L'ACHAT, LA REMISE, ET LA LIVRAISON DE MARCHANDISES, ET DEPOT DE TITRES ET PAIEMENT DE CELLES-CI

Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200118712 A1 20010315 (WO 0118712)

Application: WO 2000US24592 20000908 (PCT/WO US0024592)

Priority Application: US 99393730 19990910; US 2000393730 20000905; US 2000657309 20000907

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11718

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... purchaser's specified delivery address (function 248).

The purchaser's funds are held in the **escrow account** until the purchaser has an opportunity to inspect the purchased merchandise. After delivery of the...network 150, and the delivery system 160. An additional payment may be made to a **third party** net revenue transaction participant, such as an auction site, from which the parties initiated their...

19/3,K/39 (Item 35 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00785151 **Image available**

SYSTEM AND METHOD FOR VERIFYING AUTHENTICITY OF PRODUCTS USING NETWORKS
SYSTEME ET PROCEDE PERMETTANT DE VERIFIER L'AUTHEENTICITE DE PRODUITS VIA

DES RESEAUX

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200118677 A2 20010315 (WO 0118677)

Application: WO 2000US24415 20000906 (PCT/WO US0024415)

Priority Application: US 99391114 19990907

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11131

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... adequate to provide effective consumer and manufacturer protection.

Another prior art solution includes establishing an **escrow account** in which the product ownership is not transferred until the escrow terms are satisfied. Such a scheme, however, requires a **third party escrow agent** which complicates and raises the cost of the transaction. In addition, such a solution does...

19/3,K/40 (Item 36 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00777983 **Image available**

ELECTRONIC BARTERING SYSTEM

SYSTEME D'ECHANGE ELECTRONIQUE

Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200111518 A2 20010215 (WO 0111518)

Application: WO 2000US21018 20000802 (PCT/WO US0021018)

Priority Application: US 99147243 19990805; US 99153142 19990909; US 99161318 19991025; US 99454035 19991203

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 17101

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... defer the completion of the transaction by the website or a designated entity acting as **intermediary** . If another barterer accepted the barter order terms, the funds for the transaction are immediately placed in an **escrow account** . For example, if the current tax law perrrAtted, the system 100 additional days to actually...

...Therefore, the website or a designated entity may hold the securities in escrow as a **third party** . The website or a designated entity may, upon being directed by the barterer who has...

19/3,K/41 (Item 37 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00776025 **Image available**

METHOD OF GUARANTEEING PIPELINE PERFORMANCE
PROCEDE GARANTISSANT L'EFFICACITE D'UN PIPELINE

Patent Applicant/Assignee:

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COOK Donald D Jr, 3314 Crystal Circle, Simi Valley, CA 93063, US, US (Residence), US (Nationality), (Designated only for: US)

MCGOWAN John J, 8639 Rio Grande NW, Albuquerque, NM 87114, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

LEEK Shoko I (agent), Christensen O'Connor Johnson & Kindness PLLC, 1420 Fifth Avenue, Suite 2800, Seattle, WA 98101, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109542 A2 20010208 (WO 0109542)

Application: WO 2000US40507 20000728 (PCT/WO US0040507)

Priority Application: US 99364346 19990730

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5975

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... pipeline operator.

In block 14. the proceeds from the financing arrangement are placed in an **escrow account** . The amount held in the **escrow account** is used to

finance the repairing and upgrading project for the pipeline operator (lessee) on behalf of the PSC or the **third - party**

0J

financier (lessor), as more fully described below. As noted above, the pipeline operator need...it undertakes the project on behalf of the lessor (i.e., the PSC or the **third - party** financier). Specifically, in block 18, a consulting engineer engineers the repairs and upgrades. Next in...

...24, as the repairs and upgrades progress, the pipeline operator approves periodic draws from the **escrow account** to be paid to the contractor and the PSC for their WO 01/09542 PCT...

19/3,K/42 (Item 38 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00774564 **Image available**

INTERNET PAYMENT, AUTHENTICATION AND LOADING SYSTEM USING VIRTUAL SMART CARD
SYSTEME DE PAIEMENT, D'AUTHENTIFICATION ET DE CHARGEMENT PAR INTERNET AU MOYEN D'UNE CARTE A PUCE VIRTUELLE

Patent Applicant/Assignee:

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HOFFMAN Steve R, 293 Trenton Circle, Pleasanton, CA 94566, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

WEAVER Jeffrey K, Beyer Weaver & Thomas, LLP, P.O. Box 130, Mountain View, CA 94042-0130, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200108113 A1 20010201 (WO 0108113)

Application: WO 2000US19984 20000721 (PCT/WO US0019984)

Priority Application: US 99359083 19990722

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 23634

Fulltext Availability:

Claims

Claim

amendments. ning of each regular issue of the PCT Gazette.

INTERNET PAYMENT , AUTHENTICATION AND LOADING SYSTEM USING VIRTUAL SMART CARD
FIELD OF THE INVENTION

The present invention...patent application No. 08/951,614 by Davis et al., filed October 16, 1997, entitled " **Internet Payment** Using Smart Card" which is incorporated by reference. In order to purchase something, however, the...

...card, the consumer can use a debit card to deduct value from the consumer's **account** at the bank for **transfer** to the card, or a credit card can be used as the source of funds...server is disclosed that implements virtual smart cards. The present invention complements the above-described **Internet payment** and loading systems by providing software emulation of smart cards and smart card readers. Advantageously, other components of the **Internet payment** and loading systems (such as the merchant server and payment server) and the techniques for...

...is transparent to a user, a merchant server or a bank server. This enhancement to **Internet payment** and loading systems provides many advantages. For example, the present invention accelerates the adoption of...
...based approach, the present invention provided the means to accelerate development of the previously described **Internet payment** and loading systems and to create a base of consumers that may be converted to...

...server that may be under the control of an issuing bank or a trusted
5
third party. A further advantage of the present invention is that value may be **credited** to a consumer's **account** (i.e., the virtual smart card that is being emulated) quickly and easily by the... distributed across the Internet between the OPAL server, a bank server holding the consumer's **account**, and a **load** server with a security module. All of these entities may be physically remote from one...of functions in addition to simply storing value. Such a card may serve debit, credit, **prepayment**, and other functions. Such a card typically includes information such as a bank identifier...merchant server 208 but may be located at the same site and have a different **Internet** address, or the **payment** server and the merchant server may even be implemented on the same computer. Payment server...

19/3,K/43 (Item 39 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00774520 **Image available**
ELECTRONIC PURCHASE OF GOODS OVER A COMMUNICATION NETWORK INCLUDING PHYSICAL DELIVERY WHILE SECURING PRIVATE AND PERSONAL INFORMATION
ACHAT ELECTRONIQUE DE BIENS SUR UN RESEAU DE COMMUNICATION COMPRENANT UNE LIVRAISON PHYSIQUE TOUT EN ASSURANT LA SECURITE DES INFORMATIONS PRIVEES ET A CARACTERE PERSONNEL

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

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SHAYKIN Leonard P, 1965 Broadway #12B, New York, NY 10023, US,

Legal Representative:

MORRIS Francis E (et al) (agent), Pennie & Edmonds LLP, 1155 Avenue of the Americas, New York, NY 10036, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200108066 A1 20010201 (WO 0108066)
Application: WO 2000US19888 20000720 (PCT/WO US0019888)
Priority Application: US 99360812 19990726

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English
Fulltext Word Count: 36118

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Claims

Claim

... an embodiment of a system incorporating the invention
for the purchase of goods over the **Internet** and **payment** for the
goods;
Fig. 3A is a block diagram of an alternate embodiment of system...00b
depicted in Figs. 3 and 3B, both first parties and the proxy party have
accounts with the **third party** II 6 (bank or credit card company,
etc.), and third
54
party 1 16 performs...may be another bank or credit card company with
which the proxy party has an **account**. **Third party** II 6a clears
credit card transactions with respect to the first party and fourth party
...
...the proxy party's account with the fourth party and debits the first
party's **account** with the **third party**, as described in more detail
below. Fig. 3D shows the embodiment that does not require...

19/3,K/44 (Item 40 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00769498 **Image available**

**METHOD FOR PROVIDING PRE-PAID ANONYMOUS ELECTRONIC DEBIT CARD COMPATIBLE
WITH EXISTING NETWORK OF CREDIT CARDS
PROCEDE DE FOURNITURE DE CARTE DE PAIEMENT ELECTRONIQUE ANONYME PREPAYEE
COMPATIBLE AVEC LES RESEAUX EXISTANTS DE CARTES DE CREDIT**

Patent Applicant/Assignee:

NAMESAFE COM INC, 2429 Locust St., Apt. #418, Philadelphia, PA 19103, US,
US (Residence), US (Nationality)

Inventor(s):

KOPPEL Adam, 210 Locust St., Apt. #3 B, Philadelphia, PA 19106, US
OYAKAWA Jay, 2429 Locust St., Apt. #418, Philadelphia, PA 19103, US
GRILL Jonathan, 4247 Locust Street, Apt. #700, Philadelphia, PA 19104, US

Legal Representative:

MOLANO Michael A, Sonnenschein Nath & Rosenthal, 685 Market Street, San
Francisco, CA 94105, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200103033 A1 20010111 (WO 0103033)
Application: WO 2000US17818 20000628 (PCT/WO US0017818)
Priority Application: US 99346317 19990702

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5441

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Claims

English Abstract

...of credit cards such as MasterCard or Visa, the main account being
divided into sub- **accounts**. Upon **pre - payment** by a customer [101],

the issuer [103] issues to the customer [101] a prepaid electronic...
...account. The customer can receive the card for personal use or send it
to a **third party**, either as a gift or as payment for a purchase.
Claim

... with a credit balance not exceeding the amount of the pre-payment to
form a **pre - paid sub- account**; and (d) making the **pre - paid sub-
account** available to a user who is one of (i) the customer and (11) a
third party designated by the customer by issuing the electronic debit
card to access the **pre - paid sub- account**.

2 The method of claim 1, wherein step (b) is performed over the Internet.
1...

...an outstanding balance on
the electronic debit card; and
depositing the outstanding balance into the **pre - payment account** in
accordance with the command received in step (i). IO. The method of claim
1, wherein the electronic debit card is issued to the **third
party**, and wherein step (d) comprises:
I 0 (A) receiving from the customer a command to...

...is compatible with an
existing network of credit cards, the method comprising:
(a) making a **pre - payment** into a sub- **account** which is one of a
plurality of subaccounts into which a main account is divided...
...out of the main account through the existing network of credit
cards, to form a **pre - paid sub- account**;
(b) causing the electronic debit card to be issued to a user to access
the **pre - paid sub- account**.

12 The method of claim I 1, wherein step (a) is performed over the
Internet...with a credit balance not exceeding the amount of the
pre-payment to form a **pre - paid sub- account**, and making the **pre -
paid sub- account** available to a user who is one

1 3

SUBSTITUTE SHEET (RULE 26)

of (1) the customer and (1i) a **third party** designated by the customer
by issuing the
electronic debit card to access the **pre - paid sub- account**.

22 The system of claim 2 1, wherein the issuer facility receives the
pre-payment...

...balance on the electronic debit card, the issuing facility deposits the
outstanding balance 'into the **pre - payment account** in accordance
with the command. ')0. The system of claim 21, wherein the electronic
debit card is issued to the **third party**, and when the customer issues
a command to restrict use of the electronic debit card...

19/3,K/45 (Item 41 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00757132 **Image available**

**METHOD FOR FACILITATING A CONTINUOUS MARKET AUCTION SYSTEM
PROCEDE FACILITANT UN SYSTEME DE VENTE AUX ENCHERES PERMANENT**

Patent Applicant/Inventor:

NORMANN Parker Monroe, 5539 Hecate Court, Fairfax, VA 22032, US, US
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POULSEN John Loren, 6413 Carolyn Drive, Falls Church, VA 22044, US, US
(Residence), US (Nationality)

Legal Representative:

CASTELLANO John A, Birch, Stewart, Kolasch & Birch, LLP, P.O. Box 747,
Falls Church, VA 22040-0747, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200070520 A1 20001123 (WO 0070520)

Application: WO 2000US13408 20000517 (PCT/WO US0013408)
Priority Application: US 99134491 19990517
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9248

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... blocks of a TDCG/CCG at one time). This source of these commissions is the **escrow** money paid into **escrow accounts**. Further, if multiple 'IDCGs/CCGs are being posted by multiple original sellers (and 5 therefore...disagreements which cannot be rectified between buyer and seller may then be subject to a **third party** arbitration process. Further, the Company may also reserve the right to hold funds in escrow...

19/3,K/46 (Item 42 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00752887

**COMMERCIAL TRANSACTION METHOD
PROCEDE DE TRANSACTIONS COMMERCIALES**

Patent Applicant/Inventor:

HERTZ Eli E, Hertz Technology Group, Inc., 75 Varick Street, 11th floor,
New York, NY 10013, US, US (Residence), -- (Nationality)

Legal Representative:

SCHWEITZER Fritz L III, Schweitzer Cornman Gross & Bondell LLP, Suite
2200, 230 Park Avenue, New York, NY 10169, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200065517 A1 20001102 (WO 0065517)

Application: WO 2000US6488 20000310 (PCT/WO US0006488)

Priority Application: US 99302007 19990427

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5165

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... novel commercial transaction method, especially useful for electronic commercial transactions made, for example, over the **Internet**, whereby **payment** for goods or services (including in-kind goods and services) offered by a seller or...

...account owner, or simply the account owner), which account is held or

managed by an **account** manager or its **agent**. The **account** can be subdivided for use by authorized alternative users, and usage restrictions can be placed...pre-paid account or a line of credit provided by the account manager or its **agent** as described above.

In addition, each consumer can request and receive notification (e.g., by...

19/3,K/47 (Item 43 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00739972

TRADE FINANCING METHOD, INSTRUMENTS AND SYSTEMS
PROCEDE DE FINANCEMENT DE TRANSACTIONS COMMERCIALES, INSTRUMENTS ET SYSTEMES

Patent Applicant/Assignee:

TRADE FINANCE SERVICE CORPORATION, Suite 505, 90 John Street, New York, NY 10038, US, US (Residence), US (Nationality)

Inventor(s):

STROH Leslie, 1 Meyers Mill Road, New Lisbon, NY 13415, US

Legal Representative:

HANDAL Anthony H, Handal & Morofsky, 80 Washington Street, Norwalk, CT 06854, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200052555 A2 20000908 (WO 0052555)

Application: WO 2000US5644 20000303 (PCT/WO US0005644)

Priority Application: US 99264171 19990305

Designated States: AU CA CN JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 32901

Fulltext Availability:

Claims

Claim

- ... the record is requested. Coordinating unique identification of both exporter E and importer I enables **third party** administrator TPA to identify legal as well as operational locations and to obtain enhanced control...
- ...avoided or reduced. Similarly, the quality of tile documents created or issued by, or to, **third party** administrator TPA, for example the I st of exchange, 2nd of exchange and the pro-fornia invoice, is enhanced by careful verification of the source data. With time, **third party** administrator TPA can build a valuable database capable of greatly enhancing import-export trade transactions...
- ...and reliably generating high quality documents. Having established identifiers for exporter E and importer I, **third party** administrator TPA, now requests credit approval on importer I for the transaction, from an export...
- ...payment document and provide an administration and monitoring role regarding -5 Isame. In step 90, **third party** administrator TPA notifies exporter E of the information gathered regarding importer I, and of the...
- ...Alternatively exporter E seek credit approval on importer I, after receiving this data, and advise **third party** administrator TPA of tile outcome. In step 92, **third party** administrator TPA, in anticipation of obtaining from importer I a trade acceptance by way of...
- ...draft conversion can be a written application executed by exporter E, or less probably by **third party** administrator TPA on behalf of exporter E. The draft conversion request can recite a specific...

provided. Inconsistencies can be referred back...

...for clarification or correction. Optionally, and if the I O shipping documents are in order, **third party** administrator TPA call, ill step 128, buy insurance on a I oE from a credit insurance carrier 130. While **third party** administrator TPA call be reimbursed ill various ways for their fees and expenses, one convenient...

...insurance and the like to be deducted from the proceeds of the I oE/2oE **before** they are **paid** to exporter E. 1 5 In step 132 **third party** administrator TPA makes available in actual or visual form tile I oE to financial institution...

...expected, step 140 "Y", then at the maturity date of the draft, the 2oE, I **funds** his **account** at his bank, step 142. Oil the maturity date I's bank debits I's...

...banker's acceptance. If importer I declines to accept the 2oE, step 140 "N", then **third party** administrator TPA obtains the waybill and invoice from exporter E and forwards same to financial...

...take over many or all of the functions of TPA 64. Probably different office or **agents** of the credit card company. but operating under its aegis or license may handle different...embodiment of the inventive method, which steps may be effected, facilitated or observed by the **third party** administrator TPA. Ali activity information window 204 on tile right hand side of the screen...

...number of import-export trade transactions. Thus., operating through one or more web sites, a **third party** administrator call expedite individual trade transactions, permit any authorized party anywhere with Internet access to...

...many of these ftinctions on their own behalf. It is envisaged, however, that a skilled **third party** administrator TPA will, in time, with the experience of a diversity of trade transactions, build...transport of goods or a report or other like document or thing of value, and **electronically** executing a **payment** for the goods and/or services from the buyer to the seller. The buyer, the...

19/3,K/48 (Item 44 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
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00733782 **Image available**

SYSTEM AND METHOD FOR MONITORING A CREDIT ACCOUNT
SYSTEME ET PROCEDE DE SURVEILLANCE D'UN COMPTE DE CREDIT

Patent Applicant/Inventor:

TOMAN Paul M, 3086 Oxford Street, Roseville, MN 55113, US, US (Residence), US (Nationality)
 KOEHLER Steven M, 35 Crystal Creek Road, Orono, MN 55356, US, US (Residence), US (Nationality)

Legal Representative:

KOEHLER Steven M, Westman, Champlin & Kelly, P.A., International Centre, Suite 1600, 900 Second Avenue South, Minneapolis, MN 55402-3319, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200046769 A1 20000810 (WO 0046769)
 Application: WO 2000US2707 20000202 (PCT/WO US0002707)
 Priority Application: US 99118329 19990203; US 2000495732 20000201

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
 (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
 (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English
Fulltext Word Count: 4346

International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... cellular system where the cellular phone user makes local or long distance calls. Other credit **account** issuers 46 include **third party** financial institutions, such as MasterCard or VISA, that extend credit to allow a customer to...

...used herein the credit account issuer 46 can include companies that provide online (e.g. **Internet**) or **automated bill payment** services and also companies that provide online and offline electronic currency. Associated with each customer...

19/3,K/49 (Item 45 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00569898 **Image available**

METHOD AND APPARATUS FOR FACILITATING BUYER-DRIVEN PURCHASE ORDERS ON A COMMERCIAL NETWORK SYSTEM
PROCEDE ET APPAREIL PERMETTANT DE FACILITER DES ORDRES D'ACHAT EMIS PAR UN ACHETEUR DANS UN SYSTEME DE RESEAU COMMERCIAL

Patent Applicant/Assignee:

SHKEDY Gary,

Inventor(s):

SHKEDY Gary,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200033271 A2 20000608 (WO 0033271)

Application: WO 99US28507 19991202 (PCT/WO US9928507)

Priority Application: US 98203843 19981202

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZA ZW AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 17921

International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... these databases. Data storage device 250 also stores information pertaining to intermediary account 286, buyer **account** 297, seller **account** 298, and **escrow account** 299.

Buyer database 255 maintains data on buyers with fields such as name, address, telephone...

...and debit or credit transactions. Buyer payments for FPOs 100 may be sent to this **account** .

Escrow account 299 is an **account** which temporarily holds buyer funds before they are transferred either to the **intermediary** or the sellers, account 298.

Network interface 245 is the gateway to communicate

with buyers...used in conjunction with the expiration date to determine if the card is valid. For **electronic** funds transfer, **payment** data includes the name of the buyer's bank and his account number. At step...

...buyer account

297. Alternatively, central controller 200 could electronically move the funds directly from buyer **account** 297 to the **intermediary account** 296. As noted above there are numerous payment permutations for paying the intermediary and the...of payment involves procedures using digital cash. Central controller 200 looks up the buyer's **electronic** delivery address in **payment** database 215. This address is transmitted to payment processor 230, with the digital cash being...

...electronic delivery

address is sent to payment processor 230. The digital cash is downloaded to **intermediary account** 298 or directly to the seller account 298 or directly to seller.

Central controller 200...

...escrow account 299. Only after the

buyer has received the goods are funds transferred from **escrow account** 299 to **intermediary account** 296. The buyer may transmit a digitally signed release message to central controller 200, authorizing...

19/3,K/50 (Item 46 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00566671 **Image available**

ELECTRONIC PAYMENT **SYSTEM UTILIZING INTERMEDIARY ACCOUNT**
SYSTEME DE PAIEMENT ELECTRONIQUE AVEC COMPTE INTERMEDIAIRE

Patent Applicant/Assignee:

PRENET CORPORATION,

Inventor(s):

RESNICK David,
CALLANAN Matt J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200030044 A2 20000525 (WO 0030044)

Application: WO 99US27407 19991117 (PCT/WO US9927407)

Priority Application: US 98108762 19981117; US 99141994 19990701

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ
BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT
SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 6244

ELECTRONIC PAYMENT **SYSTEM UTILIZING INTERMEDIARY ACCOUNT**

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

ELECTRONIC PAYMENT SYSTEM UTILIZING
INTERMEDIARY ACCOUNT

Related Application Data

This application is a continuation of U.S. Provisional Application No. 60...

...aspect of the invention focuses on the payment side of the system; namely, effecting an **electronic payment** from the central

intermediary account to a wireless carrier or other vendor on behalf of the end-user. A further...example in cash, and presents the user's account identifier. This refers to the **intermediary account** which is maintained on the **pre - payment** processor 40. It is not the same as the end-user account which would be maintained at the carrier's prepaid platform 112. The card user can present the **intermediary** account number by providing a physical card, in which case the merchant can swipe the...

Claim

... user in order to protect the end-user's privacy.

35 A system for effecting **electronic payment** for goods or services comprising:

a terminal located at a point-of-sale where monetary consideration is received from or on behalf of an end-user to **pre - pay** for selected goods or services; the terminal operable to exchange electronic messages with a financial...

...of participating point-of-sale merchants and further including a database associating a plurality of **intermediary account** numbers with corresponding end-user account numbers; and the payment processor operable to exchange electronic...

...via the financial network and including means for posting a payment transaction to a corresponding **intermediary account** in response to receiving a payment message from the point-of-sale terminal, and further including interface means for communicating at least a recharge transaction to a vendor to **credit** the associated end-user **account** in response to said posting of a point-of-sale payment transaction.

36 A system...

19/3,K/51 (Item 47 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00440499 **Image available**

SYSTEM FOR CALCULATING OCCASION DATES AND CONVERTING BETWEEN DIFFERENT CALENDAR SYSTEMS, AND INTELLIGENT AGENT FOR USING SAME
SYSTEME DE CALCUL DE DATES D'EVENEMENTS ET DE CONVERSION ENTRE DIFFERENTS SYSTEMES DE CALENDRIERS, ET AGENT INTELLIGENT PERMETTANT D'UTILISER CE SYSTEME

Patent Applicant/Assignee:

SLOTZNICK Benjamin,

Inventor(s):

SLOTZNICK Benjamin,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9830963 A1 19980716

Application: WO 98US628 19980113 (PCT/WO US9800628)

Priority Application: US 9735189 19970114; US 97944923 19971006

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH

DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR

NE SN TD TG

Publication Language: English

Fulltext Word Count: 22660

Fulltext Availability:

Detailed Description

Detailed Description

... to ship the product to ensure delivery on the specified date.

Every day the intelligent **agent** examines which orders must be executed

to ensure "just in time" delivery of the required products and services. Then, it **electronically** orders, purchases, arranges **payment** for, and/or dispenses the required items. In addition, it may look up orders from...

...repeat the order in the current year (or time cycle). On the day the intelligent **agent** is to execute the order, and prior to execution, payment may be accepted (after automatic electronic verification) by pre-entered **credit card account**, **business account** or electronic currency. **Prepayment** is also possible (including by smart card or coins in a vending machine), but not...

19/3,K/52 (Item 48 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00364085 **Image available**

ON-LINE CONTRACT NEGOTIATING APPARATUS AND METHOD
APPAREIL ET PROCEDE DE NEGOCIATION DE CONTRAT EN DIRECT

Patent Applicant/Assignee:

SLOO Marshall A,

Inventor(s):

SLOO Marshall A,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9704410 A1 19970206

Application: WO 96US11566 19960711 (PCT/WO US9611566)

Priority Application: US 95503718 19950718

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB

GE HU IL IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ

PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN KE LS MW SD SZ UG

AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL

PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 7764

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... negotiation.

Existing contract negotiation methods also fail to provide a convenient method for dealing with **escrow accounts**, **Escrow accounts** are created when a buyer places a sum of money in a secured account that...conditions or obligations of the contract have been met. In existing contract negotiation methods, the **escrow accounts** must be deposited with a **third - party** custodian such as an arbitrator or sales **agent**, The arbitrator or sales **agent** monitors the performance of the contract and releases the money to the seller only after the designated conditions and obligations have been met or performed, This method of handling **escrow accounts** is limited because of the costs for hiring the **third - party**, These costs can be extremely high if the contract is complex due to the amount...

...is

a need for a contract negotiating method and apparatus that facilitates the handling of **escrow accounts** without the use of **third - party** arbitrators or sales **agents**, Finally, there is a need for a contract negotiating method that allows the parties to...

...other communications for later retrieval by either party or other persons, facilitates the handling of **escrow**

contract negotiating computer 12 releases the **escrow account** , it also indicates that this condition or obligation has been met.

The program may also...

19/3,K/53 (Item 49 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00344642

SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION

SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION ELECTRONIQUE DES DROITS

Patent Applicant/Assignee:

ELECTRONIC PUBLISHING RESOURCES INC,

Inventor(s):

GINTER Karl L,
SHEAR Victor H,
SPAHN Francis J,
VAN WIE David M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9627155 A2 19960906

Application: WO 96US2303 19960213 (PCT/WO US9602303)

Priority Application: US 95388107 19950213

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB
GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL
PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY
KG KZ RU TJ TM AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF
CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 207972

Fulltext Availability:

Detailed Description

Detailed Description

... to different users. This attribute of supporting multiple party securely, independently deliverable control information is **fundiam** ntal to enabling electronic commerce, that is, defining of a content and/or appliance control...

19/3,K/54 (Item 50 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00340064 **Image available**

METHOD AND APPARATUS OF CREATING A FINANCIAL INSTRUMENT AND ADMINISTERING AN ADJUSTABLE RATE LOAN SYSTEM

PROCEDE ET APPAREIL PERMETTANT DE CREER UN INSTRUMENT FINANCIER ET DE GERER UN SYSTEME DE PRET A TAUX VARIABLE

Patent Applicant/Assignee:

KING Douglas L,

Inventor(s):

KING Douglas L,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9622576 A1 19960725

Application: WO 96US266 19960116 (PCT/WO US9600266)

Priority Application: US 9517 19950118

Designated States: AL AM AU AZ BB BG BR BY CA CN CZ EE FI GE HU IS JP KG KP
KR KZ LK LR LS LT LV MD MG MK MN MX NO NZ PL RO RU SG SI SK TJ TM TR TT
UA UZ VN KE LS MW SD SZ UG AZ BY KG KZ RU TJ TM AT BE CH DE DK ES FR GB
GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

20 obligations to contractholder(s) and service providers; and
prepayment means of electronically determining if
conditions exist during a period under which the issuing
entity could partially or wholly **prepay** the financial contract
during its term, and means for partially or wholly **prepaying**
25 such financial contract,
146. The data processing system of claim 123, further
comprising:
restriction...

19/3,K/55 (Item 51 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00300267

**DEVICE AND METHOD FOR IMPROVING THE SPEED AND RELIABILITY OF SECURITY TRADE
SETTLEMENTS**

**PROCEDE ET SYSTEME PERMETTANT D'AMELIORER LA VITESSE ET LA FIABILITE DE
TRANSACTIONS OPEREES SUR LE MARCHE DES VALEURS**

Patent Applicant/Assignee:

THOMSON FINANCIAL NETWORKS INC,

Inventor(s):

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PAUL Loni J,
CARDWELL Phillip R,
REEVES Peter T,
DEAN Helen B,
DOHERTY Daniel B V,
FLAHERTY Paul J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9518418 A1 19950706

Application: WO 94US14558 19941228 (PCT/WO US9414558)

Priority Application: US 93174231 19931228

Designated States: AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU

JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW NL NO NZ PL PT RO RU SD SE

SI SK TJ TT UA UZ VN KE MW SD SZ AT BE CH DE DK ES FR GB GR IE IT LU MC

NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 8693

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... investment

advisors, insurance companies and other investors which
manage and trade for two or more **accounts** , By
"custodians" is meant banks, **security depositories** , and
other settlement **agents** .

Each line on FIG. 1

Set	Items	Description
S1	6	AU=(RESNICK D? OR RESNICK, D? OR CALLANAN M? OR CALLANAN, - M?)
S2	159003	(INTERNET OR ONLINE OR ON()LINE OR WEB? OR ELECTRONIC? OR - COMPUTERI? OR AUTOMAT?) (3W) PAYMENT? ? OR EPAYMENT? OR E()PAYMENT? OR NETPAY OR NET()PAY?
S3	2692935	AGENT? OR INTERMEDIAR? OR (TRUSTED OR THIRD OR 3RD) () PARTY OR MIDDLEMAN OR MIDDLEMEN
S4	3994050	ACCOUNT? ?
S5	349890	S4 (5N) (ADD? OR LOAD? OR CREDIT? OR RECHARG? OR TRANSFER? OR REPLENISH? OR FUND? OR FILL()UP OR REFILL?)
S6	295334	PREPAY? OR (ADVANCE OR PRE OR BEFORE) (2N) (PAY? OR PAID) OR ESCROW? OR SECURITY()DEPOSIT?
S7	166583	S4 (5N) (USER? OR MERCHANT? OR VENDOR? OR SELLER? OR DEALER? OR RETAILER? OR TRADER? OR BUYER? OR CLIENT?)
S8	327124	S4 (5N) (CUSTOMER? OR CONSUMER? OR PERSON? ? OR INDIVIDUAL? - OR MEMBER? ? OR SOMEONE OR ANYONE)
S9	0	S1 AND S2
S10	5871	S2(S)S3
S11	189	S10(S)S5
S12	6	S11(S)S6
S13	10010	S5(2S)S2
S14	412	S13(S)S3
S15	10	S14(S)S6
S16	162	S14 NOT PY>1999
S17	162	S16 NOT PD=19991211:20021017
S18	120	BD (unique items)
S19	128	S18 OR S12 OR S15

Scanned all 10/02/2003

?show files

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19/3,K/1 (Item 1 from file: 9)
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03052277

Siechere Zahlungen ueber Treuhandkonten

(Wire Card (Germany), an e-payment outsourcing solutions specialist, unveils new payment solution Escrow, which enables a third-party trust account to carry out transactions between two separate parties)

Funkschau, p 68

February 09, 2001

DOCUMENT TYPE: Journal ISSN: 0016-2841 (Germany)

LANGUAGE: German RECORD TYPE: Abstract

ABSTRACT:

Wire Card (Munich, Germany), e - payment outsourcing solutions specialist, has unveiled **Escrow**, a new payment solution which enables transactions carried out between two separate parties to be carried out via a **third - party** trust account. The new solution was developed in partnership with S-ITT Deutschland, subsidiary of Bayerischen Landesbank, financial institution. Transactions made using **Escrow** take place in four stages. Firstly, the seller registers its products and establishes a trust account. Then the buyer is asked to accept the terms of the deal and **transfer funds** to the trust **account**. The buyer than receives or tests the product and gives the go-ahead for the...

19/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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02577902 (USE FORMAT 7 OR 9 FOR FULLTEXT)

A Piece of the (Trans) action

(National Processing Co processes almost \$600 mil in commission payments from tour operators, cruise lines, car rental firms, airlines and hotels each year)

Travel Agent, v 296, n 9, p 22+

September 06, 1999

DOCUMENT TYPE: Journal ISSN: 1053-9360 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1196

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...the world.

Now NPC is expanding its line of products and services to include a **Web**-based **payment** tool called Virtual Pay, which can be used both by agencies and suppliers. In addition...

...is expanding the services provided on its PortNPC Web site (www.PortNPC.com) to help **agents** better track their commission payments. According to the company, not only can these two tools...

...the Virtual Pay button, and enter a bank routing number and customer information. The vendor **automatically** receives the **payment** from the bank account, along with instant confirmation. The payee can receive a printed receipt...

19/3,K/3 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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02358082 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Netscape Puts Its Stamp On Electronic Bills

(Netscape Communications Corp will offer an electronic bill presentment and

payment service in first-qrtr 1999 called BillerXpert 1.0)
Bank Technology News, v 12, n 1, p 6+
January 1999
DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1235

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...it much simpler for consumers to click on a bill and pay it. "Banks offer **electronic bill payment** because it drives traffic to the site and serves as a relationship builder necessary for...

...is at the customer's bank Web site, where there is real-time access to **account** balance information and money **transfer** options." Zandi also believes that banks can capitalize on their role as trusted **intermediaries**

Currently, 16 of the top 35 U.S. banks offer first-generation electronic bill payment...

19/3,K/4 (Item 4 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

02280742 (USE FORMAT 7 OR 9 FOR FULLTEXT)

SPECIAL FEATURE: Information Technology (The Connected World): Cyberbanking application now available in RP
(Systems Access Philippines Inc introduces SYMBOLS Cyberbanking, software that enables local banks to extend services to clients by adding another delivery channel)

Businessworld (Philippines) , p N/A
October 28, 1998
DOCUMENT TYPE: Journal (Philippines)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 505

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...give the several benefits, such as extensive account inquiry details, access to account archival information, **automatic transfers** of bill **payments** and inter- **account fund transfers** set at identified transaction periods, on-line over-draft protection, and additional marketing mileage such...

...It also provides on-line partnering, which means that a bank could serve as a **third - party** facilitator of electronic commerce by establishing affiliations with retail merchants, insurance companies and financial institutions...

19/3,K/5 (Item 5 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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01982714 (USE FORMAT 7 OR 9 FOR FULLTEXT)

eDocs Puts Banks in Bill Pay Driver's Seat
(Bill presentment industry is shaping up into two distinct camps, which together promise to become \$1.5 bil market)

Bank Technology News, v 10, n 10, p 15
October 1997
DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1598

ABSTRACT:

...promise to become a \$1.5 billion market. The first camp is made up of

third - party bill pay processors, such as Checkfree, Electronic Funds & Data and MSFDC. Yet, the small software...

...March, 1997, eDocs formed a strategic alliance with CyberCash, the Reston, VA-based provider of **Internet payment** systems. By utilizing the CyberCash PayNow Electronic Check and Electronic Credit facilities, BillDirect gives customers the convenience of paying bills over the Internet by debiting their own checking **account** or **credit** card.

...

19/3,K/6 (Item 6 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
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01840906

Microsoft-based System Getting High Marks

(NSys Consulting is developing Virtuabanker, an Internet-based financial payment system that is being tested in Southeast Asia)

American Banker, v CLXZII, n 102, p 16

May 29, 1997

DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...a batch when it is connected to the Internet. Users will be able to download **funds** from their **accounts** to a smart card via a Gemplus card reading device on a personal computer. Article...

19/3,K/7 (Item 7 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
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01675343 (USE FORMAT 7 OR 9 FOR FULLTEXT)

An ATM In Every Home

(VeriFone introducing VeriSmart ATM-like device for the home; can be used to transfer funds from a bank account to a smart card)

Bank Technology News, v 9, n 11, p 6

November 1996

DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 858

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...a Mondex card from an issuing bank.

"This reinforces CyberCash's intention to become an **electronic** processor of **payments**," says Scott Smith, an analyst at Jupiter Communications in New York City. "CyberCash's importance comes in being the **intermediary** handling the payment, and returning soft goods in the other direction." While this deal is...

19/3,K/8 (Item 8 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
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01627505 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Citibank's Bid To Be The King Of Cash

(Citibank unveils Electronic Monetary System prototype, a digital currency system capable of replacing all current monetary systems)

Bank Technology News, v 9, n 9, p 9+

September 1996

DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 3109

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...applications.

Better electronic bill payment

A key benefit of the trusted agents is, simply, better **electronic bill payments** . As in online commerce, the trusted **agents** do not release funds to the payee until the payer receives proof that his **account** is about to be **credited** . The payer and payee verify each other's identities using the trusted **agents** . As in

19/3,K/9 (Item 9 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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01627499 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Bank One's Road To Internet Riches

(Bank One offering Internet-based transactions; expects to process as many as 400,000 Internet payment transactions in 1996)

Bank Technology News, v 9, n 9, p 1+

September 1996

DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1642

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...role is to process the orders that flow in from the Internet, debiting library bank **accounts** and **crediting** book distributor **accounts** .

Bank One receives password-protected library purchase orders that flow in from the Internet at...

19/3,K/10 (Item 10 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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01521476 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Thailand: Bangkok Bank converts ATM cards for use at POS

(Bangkok Bank launches a system allowing all its ATM cardholders to use their cards at POS terminals)

Cards International, n 156, p 2

May 23, 1996

DOCUMENT TYPE: Newsletter ISSN: 0956-5558 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 198

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...withdrawals from up to ten Bangkok Bank accounts, as well as allowing holders to make **third party transfers** to other **accounts** at the bank and ordering unit trust from BBL Asset Management mutual funds.

...

19/3,K/11 (Item 11 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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01484028 (USE FORMAT 7 OR 9 FOR FULLTEXT)

CashStop! formed to launch new national bill payments network
(CashStop! Services Limited will be jointly formed by 9 firms to create a
new major national electronic bill payments network)

UK Gas Report, n 59, p 15

May 03, 1996

DOCUMENT TYPE: Newsletter ISSN: 1352-7924 (United Kingdom)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 886

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

CashStop! Services Limited will be jointly formed to create a new major national **electronic bill payments** network. The new firm is backed by British Telecom, British Gas, BBC, London Electricity, Anglian...

...bill payments are made each year at post offices, banks, bill issuer shops and other **agent** locations. CashStop! customers will be issued with a plastic card or a bar-coded bill...

...electronic terminal to record the payment details and produce a printed receipt. The amount is **added** to the customer's **account** by the bill issuer the next day and the retailer's bank is direct debited...

...be the opportunity to purchase tokens and charge smart cards or keys for use in **pre - payment** metering systems. Customers will also have the opportunity to deposit cheques through the network. The...

TEXT:

A major national **electronic bill payments** network is to be created by a new company, CashStop! Services Limited, which is backed...

...bill payments are made each year at post offices, banks, bill issuer shops and other **agent** locations.

CashStop! customers will be issued with a plastic card or a bar-coded bill
...

19/3,K/12 (Item 12 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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01433073 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Electronic payment firm banks on unbanked clients
(Some 31% of US population doesn't have checking accounts; IPP offers
system that allows people to pay bills at nonbank venues)

Crain's New York Business, v XII, n 11, p 12

March 11, 1996

DOCUMENT TYPE: Journal ISSN: 8756-789X (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 693

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...system is simple. A customer presents a bill and a cash payment to the retail **agent** who in turn enters the transaction into IPP's computer terminal and gives the customer a receipt. The **agent**'s computer automatically dials into IPP's system and transfers the payment information. IPP then transmits the data to the biller for **credit** to the customer's **account**.

The agent is also expected to deposit the cash into a local bank within 24 hours. IPP **automatically** retrieves the **payment** from that account and forwards it. If for any reason IPP is unable to collect...

19/3,K/13 (Item 13 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
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01371142 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Netbill to be tested in January at CMU

(Netbill, Internet payment scheme developed by Carnegie Mellon University and Visa International, will be tested by end of January)

Electronic Payments International, n 104, p 6

January 1996

DOCUMENT TYPE: Newsletter ISSN: 0954-0393 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 507

ABSTRACT:

Netbill, an **Internet payment** scheme developed by Carnegie Mellon University (CMU) in conjunction with Visa International, will be tested at the school's Pittsburgh campus by the end of January. This prototype **on-line payment** system will let computer users make purchases over the **Internet**, even micro-**payments** for documents and other information services. In practice, Netbill is a payments "aggregator" that will...

...is a key participant in the trials. The Netbill scheme calls for a single, trusted **third-party** to maintain ledgers for both the merchant and issuer, **transferring funds** between **accounts**. In the future, Sirbu said, that provider could be any network or bank.

...

19/3,K/14 (Item 14 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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01228561 (USE FORMAT 7 OR 9 FOR FULLTEXT)

A Dragon by the Tail

(Card companies, vendors rushing to capitalize on card market suddenly booming in Asia; fueled by an expanding, technologically-literate middle class)

Credit Card Management, v 8, n 4, p 34

July 1995

DOCUMENT TYPE: Journal; Cover Story ISSN: 0896-9329 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 3140

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...new technology and new applications. "A lot of countries in the region can bypass the **intermediary** card technologies other markets had to experiment with," says Steven A. Schiller, director of marketing support for the Asia-Pacific division of Affiliated Computer Services Inc., an Omaha, Neb.-based **electronic - payments** software house.

Issuers see the smart card as a way to do an end-run...

19/3,K/15 (Item 15 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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01216451

Chase Introducing New Electronic-Banking Account

(Chase Manhattan Bank is launching Chase Direct for customers who mainly conduct business without visiting a branch)

New York Times, v CXLIV, n 50,091, p C18

June 13, 1995

DOCUMENT TYPE: National Newspaper ISSN: 0362-4331 (United States)

LANGUAGE: English RECORD TYPE: Abstract

1
ABSTRACT:

...fax or personal computers. Chase Direct is the only phone service in which a single **agent** can handle questions related to deposit, **credit** card, loan and investment **accounts**. Customers can even open an account via phone without having to fill out applications or sign paperwork. The service includes **electronic bill payment**, unlimited checks and withdrawals at any bank's automated teller machines (ATMs). It includes an interest-bearing checking **account** and a **credit** card. It costs \$20/mo, but the fee is waived for customers with \$6,000 in any combination of Chase deposit **accounts** and its Vista mutual **funds**. Article compares the new service to Chase's regular checking account and rival firms' services...

19/3,K/16 (Item 16 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
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01066067 (USE FORMAT 7 OR 9 FOR FULLTEXT)

First Virtual Offers Internet Merchant Banking

(First Virtual developed an online merchant banking system for users of the Internet)

Newsbytes News Network, p N/A

October 27, 1994

DOCUMENT TYPE: Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 876

ABSTRACT:

...Virtual developed an online merchant banking system for users of the Internet. The First Virtual **Internet Payment** System ties together credit cards, banks, processing **agents** and the Internet, says pres-CEO Lee Stein. The company's merchant banking system uses...

...the transaction. Once a sale is completed and verified, the company charges the buyer's **account** and **credits** the seller's **account**. Information technology equipment and services will be provided to First Virtual by Electronic Data Systems...

19/3,K/17 (Item 1 from file: 15)

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02278901 92247172

Digital cash payoff

Schwartz, Evan I

Technology Review v104n10 PP: 62-68 Dec 2001

ISSN: 1099-274X JRNL CODE: TCR

WORD COUNT: 3804

...TEXT: Igor will learn the intricacies of that scam and watch more carefully next time.

Policing **electronic payment** activities is becoming more and more challenging. Last May, officials from the Federal Bureau of...

... stolen credit card numbers traded and used over the Internet, and wholesale identity theft. Months **before** those arrests, **PayPal** and the FBI first began sharing data and evidence with each other. Levchin says that FBI **agents** have been dropping by PayPal's offices on a regular basis, comparing Igor's red...

19/3,K/18 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
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02137201 69560390

"Welcome, you've got cash!"

Punch, Linda

Credit Card Management v13n12 PP: 44-52 Mar 2001

ISSN: 0896-9329 JRNL CODE: CCM

WORD COUNT: 3174

...TEXT: account. It's positioned as an inexpensive alternative to sending wire transfers and foreign checks.

Escrow services, used primarily in **online** auction transactions. **Payments** to **escrow** funds follow the same steps as in the other two models. Once the buyer and seller agree upon a price, the buyer deposits payment into an account managed by the **third - party escrow** service. The **escrow** provider notifies the seller that the funds have settled, and the seller arranges for shipment...

... Upon receipt of the item, the buyer inspects it and e-mails approval to the **escrow** service, which then moves the **funds** from the **escrow account** to the seller's account. If the buyer does not accept the goods, the buyer contacts the **escrow** service and ships the goods back. The seller then notifies the **escrow** service and the funds are returned to the buyer.

Loyalty schemes such as beenz.com...

19/3,K/19 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01970003 45330947

The business case for e-billing

Flynn, Jim

Inform v13n8 PP: 34-36 Sep/Oct 1999

ISSN: 0892-3876 JRNL CODE: IFN

WORD COUNT: 2010

...TEXT: ACH) network.

Many EBPP systems can also generate credit card payments or process payments via **third party** service providers such as Cybercash and CheckFree. It is important to note, however, that **third - party** processors have been known to charge as much as \$40,000 to get a biller...

... a per transaction fee. And billers can still expect charges from their own bank when **credits** hit their **account**. Although **credit** card payments are somewhat easier to implement, billers are reluctant to pay the relatively steep...

19/3,K/20 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01966811 43686464

Online financial services

Blackmer, W Scott; Parnell, Andrew; Bock, Matthias

International Financial Law Review PP: 4-9 Jul 1999

ISSN: 0262-6969 JRNL CODE: IFL

WORD COUNT: 4043

...TEXT: real world, it can rely on some form of electronic authentication provided by a trusted **third party** that has itself examined documentary or other evidence to confirm identity and perhaps other key...

... function, certifying to vendors the identification of a bank customer (or vice versa). Today, many **online payment** and credit transactions simply rely instead on the customer giving a credit card number and...

19/3,K/21 (Item 5 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01953251 46379457

The on-line billing & payment race

Tangwall, Doug

Credit Union Executive Journal v39n6 PP: 6-12 Nov/Dec 1999

ISSN: 1098-0013 JRNL CODE: CUE

WORD COUNT: 3005

ABSTRACT: Clear leaders in the **electronic bill payment** and presentment (EBPP) market have yet to emerge. Current projections of the rate of EBPP ...

... payment. Bill presentment allows billers to send electronic invoices to customers directly or through a **3rd party**. The issues of bill presentment methods and control of the consumer relationship allude to an ...

... infrastructure. EBPP's final infrastructure likely will link the existing automated clearinghouse system or another **electronic payment** system with a database of detailed customer **account** information. Ideally, **credit** unions' Web sites would become billing portals. Because most credit unions do not have a...

19/3,K/22 (Item 6 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01907198 05-58190

The Echeck cometh...as a replacement for paper checks

Coven, Linda

Business Credit v101n9 PP: 34-38 Oct 1999

ISSN: 0897-0181 JRNL CODE: CFM

WORD COUNT: 3246

...TEXT: echecks can be used when payments must be made directly between trading partners without a **third party** or significant pre-arrangement involving bank accounts. Echecks are well suited for secure business-to-business payments over the **Internet**.

From other **Internet payment** initiatives?

In the past several years there have been a large number (over 50) of...

19/3,K/23 (Item 7 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01890916 05-41908

Compliance Q&A

Anonymous

Credit Union Magazine v65n9 PP: 50-51 Sep 1999

ISSN: 0011-1066 JRNL CODE: CUG

WORD COUNT: 934

...TEXT: federal payments as well as other deposits permitted by the financial institution.

To provide these **accounts**, **credit** unions must enroll and agree to serve as financial **agents** of the U.S. Treasury. For more information about offering ETAs, call 888-ETA-FRBK...

19/3,K/24 (Item 8 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01870354 05-21346

Banking relationships of lower-income families and the governmental trend toward electronic payment

Hogarth, Jeanne M; O Donnell, Kevin H
Federal Reserve Bulletin v85n7 PP: 459-473 Jul 1999
ISSN: 0014-9209 JRNL CODE: FRS
WORD COUNT: 8588

...TEXT: developed arrangements with financial institutions to have consumers open an account and then move the **account's funds** into an **intermediary account** that consumers can access through check cashing outlets.

Under such "hybrid" arrangements, however, funds moved...

19/3,K/25 (Item 9 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01845319 04-96310

Statements to the Congress: Kenneth D. Buckley

Buckley, Kenneth D
Federal Reserve Bulletin v85n6 PP: 413-415 Jun 1999
ISSN: 0014-9209 JRNL CODE: FRS
WORD COUNT: 1215

...TEXT: of payment services to banks and U.S. government agencies.1 These services range from **electronic payment** mechanisms, such as Fedwire funds transfer and automated clearing house (Fed ACH), to check collection. As fiscal **agents** of the United States, the Reserve Banks use these services to collect and disburse payments...

19/3,K/26 (Item 10 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01803811 04-54802

Keeping a hold of wholesale payments

O Sullivan, Orla
US Banker v109n4 PP: 63-68 Apr 1999
ISSN: 0148-8848 JRNL CODE: USI
WORD COUNT: 2666

...TEXT: doesn't instate itself as the entity presenting and paying business-to-business bills before **third - party** consolidators, such as CheckFree Corp. and Transpoint, move from retail into wholesale **electronic bill presentment and payment**, the wholesale side will really suffer, says Hinton.

His voice is but one in a...

19/3,K/27 (Item 11 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01775258 04-26249

Should treasury regulate payment service providers?

Anonymous
ABA Bank Compliance v20n2 (Regulatory & Legislative Advisory) PP: 2 Feb 1999

...TEXT: an account in the recipient's name at a financial institution. The payment is then **transferred** into a commingled **account** in the name of the nondepository payment service provider. The recipient may then access the...

... the money. Treasury is requesting comment on whether rulemaking is needed with respect to such **third - party** arrangements, and if so, what such regulations should be. Specifically,

Treasury seeks input regarding whether...

19/3,K/28 (Item 12 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01761197 04-12188

Paying electronic bills electronically

Radecki, Lawrence J; Wenninger, John

Current Issues in Economics & Finance v5n1 PP: 1-6 Jan 1999

JRNL CODE: CIEF

WORD COUNT: 3868

...TEXT: annually.3 Utilities forwarding bills to their retail customers and financial intermediaries sending statements on **credit card accounts**, installment loans, and insurance policies generate the bulk of these mailings. The overwhelming majority of...

19/3,K/29 (Item 13 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01728340 03-79330

Federal government intensifies its vendor conversion efforts to EFT 99

Ricci, Christine

Business Credit v100n10 PP: 60-61 Nov/Dec 1998

ISSN: 0897-0181 JRNL CODE: CFM

WORD COUNT: 868

...TEXT: the primary system used by financial institutions, governments, companies and consumers to transmit and receive **electronic payments**. The Department of the Treasury's Financial Management Service (FMS) is the primary disbursing **agent** for the federal government. Currently, FMS disburses about 85 percent of the government payments and the Department of Defense issues the bulk of the remaining payments. To receive **electronic payments** through the ACH system, a vendor must enroll with each federal agency with which it...

... Vendors are required to provide the federal agency with their financial institution's banking information (**account** and routing numbers) so the **funds** can be deposited electronically to the vendor's account.

Realizing that the clock is ticking...

19/3,K/30 (Item 14 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01702546 03-53536

Global ATM banking: Casting the Net

Hueter, John D; Craig, Ben R

Economic Commentary (Federal Reserve Bank of Cleveland) PP: 1-4 Aug 15, 1998

...TEXT: The Automated Clearing House (ACH) system makes payroll transfers electronically, using a network to move **funds** from the employer's **account** to the employee's (see figure 1). In the case of a payroll transfer, the firm is the originator, arranging with its bank to **transfer funds** to its employee's **account**. The firm's bank assembles all the firm's transfers regardless of transaction type (payments...

... to the various receiving banks, including the employee's bank or financial institution, which then **credits** the employee's **account**. The ACH operator is the key element in the process that clears and settles transactions between banks, eliminating the need for bilateral relationships between financial institutions. Like a billing **agent**, the operator informs the various banks that their **accounts** have **credits** or debits. In the case of the payroll transfer, the operator sends the firm's ...

19/3,K/31 (Item 15 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)
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01657000 03-07990

Monitoring PC and Internet banking

Clayton, Michelle
America's Community Banker v7n6 PP: 16-21 Jun 1998
ISSN: 1082-7919 JRNL CODE: SLN
WORD COUNT: 2869

...TEXT: 100 true Internet banks nationwide, the mantra is the same: A transactional Web site featuring **electronic bill payment** in **addition** to **account** balances and **transfers** is now the way to go. Home Federal Savings Bank of Sioux Falls, S.D...

... bank, is riding the crest of that wave and is in the process of implementing **electronic bill payment**. The savings bank will migrate from a **third - party** service provider to offering Internet banking in-house. "We are an institution that has not...

... Curt Hage, chairman, president and chief executive officer of Home Federal. Hage plans to have **electronic bill payment** up and running this month. Offering an in-house system will ensure timely response to...

19/3,K/32 (Item 16 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)
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01623591 02-74580

A survey of selected federal regulatory and legal developments in electronic financial services

Vartanian, Thomas P; Ledig, Robert H; Conover, Alison C
Business Lawyer v53n1 PP: 251-305 Nov 1997
ISSN: 0007-6899 JRNL CODE: BLW
WORD COUNT: 22168

...TEXT: the funds underlying the electronic value represented by the SVC.

In a Bank Primary-Customer **Account** System, the **funds** underlying the SVC remain in a customer's deposit **account** until the value is **transferred** to a merchant or other **third party**, who collects the funds from the customer's bank. In a Bank Primary-Reserve System...

... make claims for payment. In a Bank Secondary-Advance System, electronic value created by a **third party** and provided to an institution is made available to customers who exchange funds for such value, with the

institution holding the funds briefly and then forwarding them to the **third party**. Finally, in a Bank Secondary-Pre-Acquisition System, an institution exchanges its own funds for electronic value from a **third party** and, in turn, exchanges the electronic value for funds with its customers.28

The Opinion... two "deposit" related issues, namely: (i) whether federal deposit insurance would pass through CyberCash, as **agent**, to its customers with **funds** in the IPP agency **account** at an insured institution; and (ii) whether CyberCash would be considered a "deposit broker" under...

... letters, though lacking precedential value, provide general guidance as to the FDIC's position regarding **Internet payment** systems.44

In its letter regarding pass-through insurance, CyberCash described the "agency accounts" for...

...CyberCash] as agent for its customers." Upon establishing a relationship with the Company, customers would **transfer funds** from their personal **accounts** to the Company's agency account. Once a customer has established a relationship with the Company, and **funded** their [CyberCash] **account** or "wallet", the customer may purchase an item offered for sale over the Internet by...

...then debit the appropriate amount from the customer's account, which the Company maintains as **agent** for the customer, and credit that amount to the merchant's account, which the Company maintains as **agent** for the merchant. The Company would like its customers to receive the benefit of pass-through deposit insurance for the **funds** held in its agency **accounts**.46

The FDIC responded by supplying the two statutory conditions for "pass-through" insurance coverage...

... not the placement of funds with depository institutions."54 Because CyberCash's creation of agency **accounts** to which customers **transfer funds** fell squarely within the "deposit broker" definition, the bulk of the FDIC analysis focused on...

19/3,K/33 (Item 17 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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01576080 02-27069

Billing without paper...or billing without billers?

Crone, Richard K

TMA Journal v18n1 PP: 25-29 Jan/Feb 1998

ISSN: 1080-1162 JRNL CODE: JCG

WORD COUNT: 2455

...TEXT: service provider. To maximize the benefits of this precious touchpoint, billers need to craft their **electronic** billing and **payment** receipt process in a way that enhances the OSP's own branded, one-to-one, direct interaction with their customers. The introduction of a competitor's offering or interloping **agent** can dilute the direct interaction and leave the OSP vulnerable to losing this customer to...a biller can control and maintain for his own gain, without any dependency on a **third party**. Because the biller is making the connection himself to his own accounts receivable systems, he...

... presentment, payment or posting standard. Additionally, because the biller is not dependent on an outside **third - party** processor, the biller can establish his own posting algorithms for providing **credit** to his customer **accounts** while maximizing the cash management benefits of accelerating electronic check deposits directly to his depository...

19/3,K/34 (Item 18 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01575552 02-26541

EMU legislation

O'Neill, Nicholas; Pandolfi, Samantha

Financial Regulation Report PP: 16-17 Jan 1998

JRNL CODE: FFR

WORD COUNT: 783

...TEXT: be made in euro from January 1999 through the banking and postal systems.

Should a **creditor** hold an **account** denominated in a currency other than the one (lire or euro) used for, a payment in his favour, the **intermediary** will have to credit the equivalent amount after having converted from one currency to the...

...Euro Committee considers it wise that the conversion is carried out only once by the **intermediary** before **crediting** the **account** of the **creditor**.

Starting from January 1 1999, all institutions which are obliged to file information with supervisors...

19/3,K/35 (Item 19 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01537085 01-88073

Put your money where your net is

Ranum, Marcus J

Security Management v41n11 PP: 81-86 Nov 1997

ISSN: 0145-9406 JRNL CODE: SEM

WORD COUNT: 4488

...TEXT: cards to be used over the Web. CyberCash is a company that acts as the **intermediary** between the buyer and the merchant, who must both register with the company. CyberCash then...

19/3,K/36 (Item 20 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01414300 00065287

Filing d-day approaches

Xenakis, John J

CFO: The Magazine for Senior Financial Executives v13n3 PP: 23 Mar 1997

ISSN: 8756-7113 JRNL CODE: CFO

ABSTRACT: More than 1.2 millions businesses will be required to file taxes electronically using the **Electronic Federal Tax Payment** System as of July 1997. Payment alternatives include: 1. obtaining software for making payments using the Automated Clearing House (ACH) debit option and authorizing IRS **agents** to debit the taxpayer's bank **account**, and 2. using the ACH **credit** option.

19/3,K/37 (Item 21 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01405308 00056295

Are you ready for EFTPS?

Starkman, Jay

Tax Adviser v28n4 PP: 230-232 Apr 1997
ISSN: 0039-9957 JRNL CODE: TAD
WORD COUNT: 1981

...TEXT: not used. Enrolling in EFTPS taxpayer must enroll in EFTPS with the IRS's Financial **Agent** using Form 9779, EFTPS Business Enrollment Form, and receive confirmation before an **electronic tax payment** can be made. Although processing should normally be speedy, as the July 1 deadline approaches...

... a scannable form; an original red-printed form must be used. Enrollment provides the Financial **Agent** with payment method preferences, bank information and business contacts. Be sure to enroll for ACH...

19/3,K/38 (Item 22 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
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01390159 00-41146

Hyperion has Solutions

Bellone, Robert H
Accounting Technology v13n2 PP: 33-34 Feb/Mar 1997
ISSN: 0883-1866 JRNL CODE: CIA
WORD COUNT: 272

...TEXT: doing business on a global basis.

The system can run on a network and with **third - party** products. It also offers EDI capabilities and the ability to do **electronic payment** transfers. Sophisticated security settings allow you to post transactions to future accounting periods.

The Accounts...

19/3,K/39 (Item 23 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
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01356818 00-07805

EFTPS is here

Pflieger, Deborah J
Tax Adviser v28n1 PP: 48-49 Jan 1997
ISSN: 0039-9957 JRNL CODE: TAD
WORD COUNT: 724

...TEXT: its due date.

When a depositor initiates an ACH debit, it instructs a Treasury Financial **Agent** (an IRS **agent**) to withdraw **funds** from its bank **account** and route them to the Treasury's account at the Federal Reserve Bank. At that time, the **agent** provides the depositor with an acknowledgment number. When a depositor makes an ACH credit payment...

... in establishing reasonable cause for late payments caused by a failure of the Treasury Financial **Agent** responsible for processing the payment.

Effect of Recently Issued Treasury Regulations on Financial Institutions

The...

19/3,K/40 (Item 24 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
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01350648 00-01635

The functions and future of retail banking

Jordan, Jerry L

Economic Commentary (Federal Reserve Bank of Cleveland) PP: 1-5 Sep 15, 1996

ISSN: 0428-1276 JRNL CODE: ECC

WORD COUNT: 3760

...TEXT: be used to integrate different types of financial accounts-across multiple vendors, checking and mortgage **accounts**, car loans, mutual **funds**, stocks, bonds, and so on. It can also be used to reduce search costs-the program or search engine on a home computer can act as an intelligent **agent** on the user's behalf.7 All of this is far removed from the fourteenth...

... the same function-that of reducing transaction and information costs. Information technology also aids in **automating** the delivery of **payment** services, thereby reducing the need for paper checks, paper records, and brick-and-mortar bank branches...

... that banks may become the mall, with financial planning software that lists their customers' bank **accounts**, **credit** card limits, and home equity balances onscreen, and that provides the ease of navigation and...

19/3,K/41 (Item 25 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01346954 99-96350

Switzerland

Akkermans, Ronald; Rein, Doris

Global Investor n95 PP: S72-S78 Sep 1996

ISSN: 0951-3604 JRNL CODE: GLI

WORD COUNT: 3103

...TEXT: with very rare exceptions. The custodian receives the dividend/interest funds either from the principal **agent** or from SEGA if the securities are re-deposited there. Swiss custodians usually **credit** clients' cash **accounts** under reserve with income on payable date with good value, that is, dividends and interest...

... custodians also offer a dividend claim service which is supported by a SEGA development whereby **automatic** dividend **payments** are made for cum-dividend transactions within a certain period of time after ex-date...

19/3,K/42 (Item 26 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01321002 99-70398

Update: The electronic federal tax payment system

Pflieger, Deborah J

Tax Adviser v27n10 PP: 635-636 Oct 1996

ISSN: 0039-9957 JRNL CODE: TAD

WORD COUNT: 497

...TEXT: for its processing; a depositor is responsible for an ACH Credit payment until it is **credited** to the Treasury's **account**),

The phase-in schedule for the use of EFTPS is as follows:

For taxpayers with...

19/3,K/43 (Item 27 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01320496 99-69892

Electronic Federal Tax Payment System

Turville, Mary

National Public Accountant v41n10 PP: 12, 14 Oct 1996

ISSN: 0027-9978 JRNL CODE: NPA

WORD COUNT: 1138

...TEXT: is a transaction originated by a taxpayer that authorizes a Treasury Financial Agent to withdraw **funds** from the taxpayer's **account** and route the **funds** to the U.S. Treasury's general account. Taxpayers will enroll with a Treasury Financial **Agent** for their area (either NationsBank or First Chicago Bank), and select one of the following...

... will be provided with a PIN number to use when making payments. The Treasury Financial **Agent** will then access the taxpayer's bank account and debit the amount of the payment. Payment is considered made when the funds are withdrawn from the taxpayer's **account**.

ACH Credit : A **credit** transaction is a transaction in which the taxpayer's financial institution, upon specific instructions, initiates...

19/3,K/44 (Item 28 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01281103 99-30499

The economics of electronic benefits transfer payments

Humphrey, David B

Economic Quarterly (Federal Reserve Bank of Richmond) v82n2 PP: 77-94

Spring 1996

ISSN: 1069-7225 JRNL CODE: ERR

WORD COUNT: 5125

...TEXT: EBT, the arrangement is somewhat different. First, the government agency (or its paying agent) provisionally **credits** the benefit recipient's **account** at the EBT vendor. The provisional credit equals the value of the benefits to be **credit** the **accounts** of businesses where the POS transactions occurred. Thus the essential difference between the two benefit transfer sequences shown in Figure 1 is the substitution of **electronic payment** information via EBT for paper-based check and food stamp payment instruments.

2. THE EFFECT...

19/3,K/45 (Item 29 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01275042 99-24438

OCC OK's ATM sales of stamps, tickets, phone cards and more

Anonymous

ABA Bank Compliance v17n7 (Regulatory & Legislative Advisory) PP: 6 Jul 1996

ISSN: 0887-0187 JRNL CODE: BCP

WORD COUNT: 427

...TEXT: merchants.

On the same subject, on July 1, 1996, the Fed approved a proposal by **Electronic Payment Services Inc.**, owned by a group of Ohio and Pennsylvania banks, to serve as an electronic **middleman** between ATM cardholders and various product providers. The proposal will make it easier for merchants...

19/3,K/46 (Item 30 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01240743 98-90138

Seven cash management solutions for health care companies

Gregory, Tom
Commercial Lending Review v11n3 PP: 20-27 Summer 1996
ISSN: 0886-8204 JRNL CODE: CLV
WORD COUNT: 3205

...TEXT: automatically apply data to the appropriate account, thus more efficiently processing and closing out patient **accounts** .

A bank also provides an **added** value as part of its lockbox service. While other **intermediaries** can help health care providers become EDI capable, banks are uniquely qualified to reformat the...

19/3,K/47 (Item 31 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01223260 98-72655

Money in electronic commerce: Digital cash, electronic fund transfer, and Ecash

Panurach, Patiwat
Communications of the ACM v39n6 PP: 45-50 Jun 1996
ISSN: 0001-0782 JRNL CODE: ACM
WORD COUNT: 4172

...TEXT: thousands to millions of dollars) interbank overseas fund transfers. Conceptually, electronic checking, and almost all

electronic payments , involves three **agents** -the buyer, the seller, and the **intermediary** . The buyer initiates a transaction with the seller, and the seller demands payment. The buyer then obtains a unique certification of payment (the virtual equivalent of a check) from the **intermediary** . This certification (in electronic form) debits the buyer's account with the **intermediary** . The buyer then gives the certification to the seller and the seller gives the certification to the **intermediary** . The certification **credits** the seller's **account** with the **intermediary** . Schematically, the transaction is like a conventional checking transaction. But when conducted electronically, the certification is an electronic flow documented by the **intermediary** . Most important, delivery of the certification, transfer of the certification, and debiting and **crediting** of the **accounts** occur almost instantaneously. If the buyer and seller don't use the same **intermediary** , some standardized clearinghouse system between **intermediaries** is used, usually coordinated by the country's central bank (for domestic transactions) or by... taken place. The certification of payment would be the payment. There would be no immediate **transfer** between **accounts** that banks could analyze to discern the exact flow of funds.

Liquidity. Digital cash would...

19/3,K/48 (Item 32 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01206979 98-56374

European payment and collection methods

de Caux, Tony
TMA Journal v16n2 PP: 33-36 Mar/Apr 1996
ISSN: 1080-1162 JRNL CODE: JCG
WORD COUNT: 2116

...TEXT: can be lodged at one bank or branch together with cash or checks, and the **funds** will be **addressed** to the **account** of a **third party** at another bank or branch. Most countries have two or three payment circuits: one run...

19/3,K/49 (Item 33 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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01196863 98-46258

Custody and settlement

Anonymous

Euromoney The 1996 guide to Switzerland Supplement PP: 16-19 Mar 1996

ISSN: 0014-2433 JRNL CODE: ERM

WORD COUNT: 2651

...TEXT: with very rare exceptions. The custodian receives the dividend/interest funds either from the principal **agent** or from SEGA, if the securities are re-deposited there. Swiss custodians usually **credit** clients' cash **accounts** under reserve, with income and good value, that is, dividends and ... offer a dividend claim service. This will be supported by a future SEGA development, whereby **automatic** dividend **payments** will be made for cum-dividend transactions within a certain period of time after ex...

19/3,K/50 (Item 34 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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01079199 97-28593

Tax Suite with a Windows view

Cohn, Michael

Accounting Technology v11n7 PP: 6-10 Aug 1995

ISSN: 0883-1866 JRNL CODE: CIA

WORD COUNT: 2228

...TEXT: 800) 228-0068.

Midas touch-ups Dept. In May, Systems Union released a series of **third - party** enhanced modules in its SunSystems product line, under the rubric of SunSystems Gold. The **Accounts** Receivable Gold module **adds** recurring invoices and drill-down inquiries into customer accounts. Accounts Payable Gold provides MICR-encoded check-printing, bank validation security for **electronic payments**, and drill-down inquiries into vendor accounts. General Ledger Gold offers automatic bank reconciliation and...

19/3,K/51 (Item 35 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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01065478 97-14872

A dragon by the tail

Lucas, Peter

Credit Card Management v8n4 PP: 34-45 Jul 1995

ISSN: 0896-9329 JRNL CODE: CCM

WORD COUNT: 3028

...TEXT: new technology and new applications. "A lot of countries in the region can bypass the **intermediary** card technologies other markets had to experiment with," says Steven A. Schiller, director of marketing support for the Asia-Pacific division of Affiliated Computer Services Inc., an Omaha, Neb.-based **electronic - payments** software house.

Issuers see the smart card as a way to do an end-run...

19/3,K/52 (Item 36 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01051486 97-00880

Technology and innovation in retail banking distribution

Devlin, James F
International Journal of Bank Marketing v13n4 PP: 19-25 1995
ISSN: 0265-2323 JRNL CODE: IJB
WORD COUNT: 5933

...TEXT: large option of menus. This obviously provides opportunities for marketing purposes as well as enabling **electronic** cashless bill **payment** and the possibility of "transfer of funds" to smart cards such as the Mondex card...

... medium in which computers operate and information flows. Such cyber businesses will employ smart software **agents**, intelligent computer programs to organize financial transactions with banks and fellow businesses. Such developments could...

19/3,K/53 (Item 37 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01032416 96-81809

Third parties can be liable for unpaid payroll taxes

Grimes, Scott E; Wiggam, Marilyn K
Ohio CPA Journal v54n2 PP: 38, 42 Apr 1995
ISSN: 0749-8284 JRNL CODE: OCP
WORD COUNT: 850

...TEXT: finance an employer's payroll either by paying wages directly to employees or by providing **net payroll** financing (i.e., financing the payroll but not paying the employees directly). The lender, surety or other person ("**third party**") who finances the payroll can be held liable for withholding taxes. "Other person" can include contractors and shareholders but does not include an **agent** of the employer or employee, such as a labor union **agent** or disbursing **agent**.

Under Section 3505(a), a personal liability is imposed for the required payroll tax withholding...

... 3505(b), a personal liability is imposed for the required payroll tax withholding if the **third party** supplies **funds** to (or for the **account** of) the employer for the specific purpose of paying its employees, has actual notice or...

19/3,K/54 (Item 38 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01026480 96-75873

Regulation E truncation rule finalized

Anonymous
ABA Bank Compliance v16n4 (Regulatory & Legislative Advisory) PP: 10 Apr 1995
ISSN: 0887-0187 JRNL CODE: BCP
WORD COUNT: 401

...TEXT: that the receipt must still include the amount of the transfer, the date of the **transfer**, the type of **transfer** and **account**, the location of the terminal, and the identification of any **third party** to or from which funds are transferred.

The FRB provided guidance on the kind of...

19/3,K/55 (Item 39 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00993183 96-42576

On the electronic payments frontier: Paying dividends by ACH cuts costs, pleases shareholders

Feinberg, Susan; Pelissier, Gary
Corporate Cashflow v16n3 PP: 22 Mar 1995
ISSN: 1040-0311 JRNL CODE: CFL
WORD COUNT: 622

...TEXT: Irving, TX, is one company that will pay dividends to registered shareholders by making ACH **credit transfers** to their **accounts**, using Bank of Boston as its transfer and dividend payment **agent**.

Exxon began using the ACH to make dividend payments in 1992. Today, about 40,000...

19/3,K/56 (Item 40 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00742929 93-92150

New ways to get paid electronically

Moynihan, James J
Healthcare Financial Management v47n8 PP: 87-89 Aug 1993
ISSN: 0735-0732 JRNL CODE: HFM
WORD COUNT: 1181

ABSTRACT: New ways for hospitals to get paid **electronically** include: 1. receiving **payment** from self-pay patients, and 2. receiving payment from fiscal **intermediaries** and other institutional payers. **Automating** the self- **payment** process is cheaper, faster, and allows less opportunity for error than performing the process manually...

... patient collections. One option for providers to consider is to debit a patient's bank **account** and electronically **transfer funds** from the patient's bank to the provider's bank. Medicare's adoption of **electronic payments** is bringing new applications to hospital providers. The use of electronic funds transfer (EFT) will...

19/3,K/57 (Item 41 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00656757 93-05978

Non-Cash Alternatives and Money Laundering An American Model for Canadian Consumers' Protection

Samuel, Margaret
American Business Law Journal v30n2 PP: 169-222 Sep 1992
ISSN: 0002-7766 JRNL CODE: ABL
WORD COUNT: 24855

...TEXT: in addition to the Electronic Fund Transfer Act that protects the interests of consumers using **electronic** means of **payment**, the Truth in Lending Act(265) governs credit card transactions. However, in Canada, " n'o provincial statute addresses itself specifically to the availability of cardholder's contract defenses against **third party** credit card issuers."(266) Despite the provision of contractual terms and case law that provide...

19/3,K/58 (Item 42 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00597731 92-12904

Getting (Un)Physical

Kass, Rochelle
Bank Systems & Technology v29n2 PP: 31, 33 Feb 1992
ISSN: 1045-9472 JRNL CODE: BSE
WORD COUNT: 845

...TEXT: voice response unit. With the use of a touch-tone phone, customers' transaction capabilities include **transferring funds** between **accounts** and making payments to the bank. 'We've grown that system to well over half...

...service it is also hoping to offer this year will be the ability to make **third - party** payments, by phone, through the ACH. This service would be made available on a merchant-by-merchant basis. "I want to be able to give that merchant an **automated payment** either through his lockbox or through his automated clearing house," Drewliner says.

According to Drewliner...

19/3,K/59 (Item 43 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00572208 91-46559

The Carding of America

Fink, Ronald
Bank Systems & Technology v28n9 PP: 72-76 Sep 1991
ISSN: 1045-9472 JRNL CODE: BSE
WORD COUNT: 2125

...TEXT: regional ATM networks is reportedly considering a plan to create a national debitcard network. Some **third - party** credit-card processors that handle **credit -card account** reconciliation, including Banc One Corp., which declines to comment, are said to be developing systems...

19/3,K/60 (Item 44 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00127140 80-21191

Managing Your Agency Office: What Can Your Banker Do To Help?

Dent, A. Lynne
Canadian Insurance v85n10 PP: 22-23 Sep 1980
ISSN: 0008-3879 JRNL CODE: CIN

...ABSTRACT: of Montreal has available a wide variety of cash and premium gathering services for insurance **agents** and brokers. Premiums for auto and property insurance can be paid at any branch of the Bank of Montreal using the **on - line Bill Payment** Service. Funds are instantly **credited** to the central **account**, and a report is provided the next morning. Premiums can also be mailed to a lock box that the bank will clear and process, thereby, reducing office workload. Large volume **agents** can make use of the bank's direct delivery service which replaces the check by ...

... is automatic and there is no penalty for early withdrawal. Direct Delivery Service Disbursement can **electronically** make **payments** to the **accounts** of the broker's **creditors** located in any bank in Canada. The Bank of Montreal also has available a number...

19/3,K/61 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

08448660 Supplier Number: 72049974 (USE FORMAT 7 FOR FULLTEXT)
"Welcome, You've Got Cash!".
PUNCH, LINDA
Credit Card Management, v13, n12, p44
March, 2001
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 3396

... account. It's positioned as an inexpensive alternative to sending wire transfers and foreign checks.

* **Escrow** services, used primarily in **online** auction transactions. **Payments** to **escrow** funds follow the same steps as in the other two models. Once the buyer and seller agree upon a price, the buyer deposits payment into an account managed by the **third - party escrow** service. The **escrow** provider notifies the seller that the funds have settled, and the seller arranges for shipment...

...Upon receipt of the item, the buyer inspects it and e-mails approval to the **escrow** service, which then moves the **funds** from the **escrow account** to the seller's account, if the buyer does not accept the goods, the buyer contacts the **escrow** service and ships the goods back. The seller then notifies the **escrow** service and the funds are returned to the buyer.

* Loyalty schemes such as beenz.com...

19/3,K/62 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06817446 Supplier Number: 57620261 (USE FORMAT 7 FOR FULLTEXT)
Clickpay Integrates With Open Market Software to Tackle Payment Processing And Merchant Accounts for E-Businesses Worldwide.
PR Newswire, p8128
Nov 18, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 840

... BNP Paribas. ClickPay is authorized to open merchant accounts around the world, provide a secure **online payment** system, obtain digital IDs, process payments in multiple currencies (with all major international credit cards), deposit proceeds directly into clients' merchant accounts, and make financial settlement without **third party** fees.

About Open Market

Founded in 1994, Open Market, Inc. (Nasdaq: OMKT) is the market...

19/3,K/63 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

06767162 Supplier Number: 56983439 (USE FORMAT 7 FOR FULLTEXT)
Australia Post Ventures Into Internet Bill Payments 10/26/99.
Creed, Adam
Newsbytes, pNA
Oct 27, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 328

... through their bank's Website by quoting the code and their account

number.

While bank **online bill payment** services can also provide **account checking, funds transfers** and other banking facilities to bill paying customers, a **third party** like Australia Post is promising access to bill payments across a number of financial institutions...

19/3,K/64 (Item 4 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

06675943 Supplier Number: 55882221 (USE FORMAT 7 FOR FULLTEXT)

A Piece of the (Trans)action.

Quinlan, Michael

Travel Agent, v296, n9, p22

Sept 6, 1999

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1850

... the world.

Now NPC is expanding its line of products and services to include a **Web** -based **payment** tool called Virtual Pay, which can be used both by agencies and suppliers. In addition...

...is expanding the services provided on its PortNPC Web site [www.PortNPC.com] to help **agents** better track their commission payments. According to the company, not only can these two tools...

...the Virtual Pay button, and enter a bank routing number and customer information. The vendor **automatically** receives the **payment** from the bank account, along with instant confirmation. The payee can receive a printed receipt...

19/3,K/65 (Item 5 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
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06576596 Supplier Number: 55505491 (USE FORMAT 7 FOR FULLTEXT)

INDUSTRY BRIEFS.

Corporate EFT Report, v19, n16, pNA

August 18, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 711

... will require financial institutions that originate and receive transactions over the ACH network, along with **third - party** service providers acting on behalf of banks, to perform an annual compliance audit. Previous rules...

...the network is safe and reliable, which is important to the future growth of the **electronic payments** system," says Elliott McEntee, president and CEO of NACHA. (Elliott McEntee, NACHA, 703/ 561-3919...

19/3,K/66 (Item 6 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
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06047312 Supplier Number: 53603404 (USE FORMAT 7 FOR FULLTEXT)

Options for banks to combat threats are becoming clear.

Retail Banker International, n404, pNA

Dec 23, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 3054

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...in online banking, banks are now faced with an important decision: what to do about **electronic bill payments** and presentment (EBPP) - and when. EBPP enables consumers and businesses to receive, review and pay...

...to become an integral part of a bank's overall online banking service. EBPP can **add** value to the core checking **account** by making transactions more efficient and enabling customers to consolidate their financial information more easily...

...to view their account balance and activity details while paying bills. For bill consolidators - the **intermediaries** that consolidate bills from multiple billers at a single online location - EBPP is a battle... electronic banking sites and others to give consumers access to these bills. CheckFree, the leading **electronic bill payments** network provider, operates on such a closed system. In 1997, CheckFree had 80 percent of...early adopters of online financial service shopping. Institutions that have led the way in offering **online banking** and **bill payments** are likely to have customers who will be early adopters of bill presentment. Provided these...

...national or multiregional franchises? Does it provide lockbox services, or have an alliance with a **third party** that does? Is it already the prime cash management provider for most of these firms...

...back-end electronic processing utility services. With their increased cash management capabilities and transaction efficiency, **electronic payments** will reduce the revenues created by float and the margins for efficient paper-processing businesses. Thinner margins and the higher fixed costs of **electronic back-end payments** processing utilities will force consolidation in the biller consolidator and payments processing business. Many banks...

19/3,K/67 (Item 7 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
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05978018 Supplier Number: 53283573 (USE FORMAT 7 FOR FULLTEXT)

WEB-BASED BANKING ANNOUNCEMENTS.

Corporate EFT Report, v18, n23, pNA
Nov 25, 1998

Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 467

... shopping," Web site for corporate clients through its Global Treasury Management Group. Features currently include **fund transfers**, **electronic payments**, **account** management and book **transfers**. **Additional** features will be added throughout 1999. (Tina Chapman, KeyCorp, 216/689-5460.) Fundtech Begins Service...

...data interchange to participate in electronic commerce. Mellon plans to conduct a pilot of the **third - party** software before full introduction of the technology. Separately, Mellon Bank [MEL] announced it joined with utility firm PP&L Inc. in a prototype to test Bank **Internet Payment System (BIPS)** technology. (Gregg Stein, Mellon Bank, 412/236-0082.) Gateway Systems Offers Product.
Barrington...

19/3,K/68 (Item 8 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
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05902832 Supplier Number: 53116941 (USE FORMAT 7 FOR FULLTEXT)

Banc One Pulls Ahead In E-Bill Race.

CFO Alert, v5, n391, pNA

Oct 12, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 512

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...a conference. A bank representative made the announcement at the On-line Banking Association's **Electronic** Bill Presentment & **Payment** Conference in San Francisco. If Banc One remains on schedule, it will be the first...

...scrutinize a wide range of bills electronically. Customers can pay these bills through their computer, **transferring funds** from their bank **accounts** to pay any biller that presents an on- line bill through CheckFree. The system will...

...of sophisticated on-line financial services being offered to consumers through the industry's trusted **agent** --their bank," said Peter Knight, chairman of CheckFree. "Institutions like Banc One--which offer consumers ...

...so far. In 1995, Wells became the first bank to offer customers banking over the **Internet**. **Electronic** bill **payment** promises to reduce paper and transaction costs for banks while expanding the services a bank...

19/3,K/69 (Item 9 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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05553512 Supplier Number: 48415580 (USE FORMAT 7 FOR FULLTEXT)

Wachovia Introduces Wachovia Connection Financial Browser

PR Newswire, p409CHTH013

April 9, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 394

... in an electronic data file for use with other computer software packages. Customers can initiate **account** /book **transfers**, repetitive **third party** payments (wire transfers), place or cancel stop payments, request check copies or view an interim...

19/3,K/70 (Item 10 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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05505343 Supplier Number: 48341947

Low profile makes big splash.

Rutherford, Dan

Tulsa World (OK), pE1

March 8, 1998

Language: English Record Type: Abstract

Document Type: Newspaper; Trade

ABSTRACT:

Hackensack, NJ-based First Data Corp. secures a niche in serving as a **third - party** provider of information management services and products, **electronic** commerce and **electronic** **payment** systems. The company and its different operating units handle huge volumes of financial data, servicing...

...Oklahoma's biggest mailer, sending out to customers more than 600 million statements for their **credit** card **accounts** in 1997.

...

19/3,K/71 (Item 11 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

05278113 Supplier Number: 48039881 (USE FORMAT 7 FOR FULLTEXT)
Concord EFS Acquires Payroll Processor.
Business Wire, p10090027
Oct 9, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 343

... Management believes the national market for payroll processing is in excess of 10 billion dollars. **Third party** processors currently serve approximately 40% of the total market (in payroll dollars), while the remaining...

...to the implementation of the New Hire Reporting Requirements (effective Oct. 1, 1997) and the **Electronic Federal Tax Payment** System (effective July 1, 1998), small to medium size businesses (in terms of number of employees) are expected to begin switching to **third party** payroll relationships in order to comply with the new electronic filing and reporting requirements.
Concord...

19/3,K/72 (Item 12 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05162955 Supplier Number: 47879710 (USE FORMAT 7 FOR FULLTEXT)
Will Microsoft, First Data Rule Electronic Bill Pay?
Bank Technology News, pN/A
August 1, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1291

... industries.
The great potential for signing up billers lies within First Data. As the largest **third - party** processor of credit card transactions, First Data has 155 million **credit card accounts**, and handles transactions for 1.8 million merchant locations. "FDC has a good lock on..."

19/3,K/73 (Item 13 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05154806 Supplier Number: 47867409 (USE FORMAT 7 FOR FULLTEXT)
Travelers Express Tests FlashPay in New York.
Business Wire, p07290433
July 29, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 489

... establishes electronic connections with other utilities, FlashPay also will handle those utility payments.
The FlashPay **agents** will key a consumer's bill payment information into a FlashPay terminal, verify that the...

...gathers the payment data electronically each day, collects the funds, processes all the transactions then **electronically** transmits the **payments** and information to the utilities.
"There's a growing demand for a service like FlashPay..."

19/3,K/74 (Item 14 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04793194 Supplier Number: 47053754 (USE FORMAT 7 FOR FULLTEXT)
GC Tech's GlobeID Payment Internet commerce software supports Microsoft Merchant Server.
Business Wire, p01211286
Jan 21, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 835

... intermediary stores the consumer's private financial information on its server, such as their debit, **credit** and bank **account** numbers, which allows the consumer their choice of payment type. In addition to traditional methods...

...which consumers may make micropayment purchases. Since the virtual wallet is maintained on the trusted **intermediary**'s server, the consumer can access and pay using their wallet from any computer (PC or Mac).
Unlike existing **Internet payment** models, GC Tech does not process the transactions. Instead, it licenses its payment technology to trusted **intermediaries**, banks, which can leverage their existing consumer relationships. Meanwhile, consumers can conduct business on the...

19/3,K/75 (Item 15 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04780447 Supplier Number: 47036412 (USE FORMAT 7 FOR FULLTEXT)
GC Tech introduces Globe ID payment 1.5, new version of secure Internet payment software.
Business Wire, p01141299
Jan 14, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1137

... consumers to download a virtual wallet which supports a range of payments options. The trusted **intermediary** stores the consumer's private financial information on its server, such as their debit, **credit** and bank **account** numbers, which allows the consumer their choice of payment type. In addition to traditional methods...which consumers may make micropayment purchases. Since the virtual wallet is maintained on the trusted **intermediary**'s server, the consumer can access and pay using their wallet from any computer (PC or Mac).

Unlike existing **Internet payment** and intermediation models, GC Tech does not process the transactions. Instead, it licenses its payment technology to trusted **intermediaries**, banks, which can leverage their existing consumer relationships. Meanwhile, consumers can conduct business on the...

19/3,K/76 (Item 16 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04760298 Supplier Number: 47006566 (USE FORMAT 7 FOR FULLTEXT)
BANKING:Electronic Cash is Cashing In
Industries In Transition, v24, n9, pN/A
Jan 1, 1997
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1076

... Consumers usually pay for relatively small purchases in several ways: they use cash; they can **transfer funds** from a checking **account** or debit card; or they can use a credit card to charge their purchases against...

...of credit. Except for cash, those payment forms involve computer networks linking banks and financial **intermediaries**. The networks make the transactions quicker and more efficient.

Advances in computer technology and telecommunications...

19/3,K/77 (Item 17 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04595619 Supplier Number: 46756756 (USE FORMAT 7 FOR FULLTEXT)

Can You Bounce a Cybercheck?

LatinFinance, p66

Oct, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 2466

... and running.

'Integrion expects to be able to provide better services faster and cheaper than **third - party** providers or a homegrown effort of any single bank,' said Fernandez. Initially, customers will be able to execute balance inquiries, fund transfers, **electronic bill payments** and e-mail messages to their bank. Future enhancements may include securities trading and stock

19/3,K/78 (Item 18 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04243825 Supplier Number: 46213702 (USE FORMAT 7 FOR FULLTEXT)

Electronic payment firm banks on unbanked clients

Crain's New York Business, p12

March 11, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Tabloid; Trade

Word Count: 679

... system is simple. A customer presents a bill and a cash payment to the retail **agent** who in turn enters the transaction into IPP's computer terminal and gives the customer a receipt. The **agent**'s computer automatically dials into IPP's system and transfers the payment information. IPP then transmits the data to the biller for **credit** to the customer's **account**.

The agent is also expected to deposit the cash into a local bank within 24 hours. IPP **automatically** retrieves the **payment** from that account and forwards it. If for any reason IPP is unable to collect...

19/3,K/79 (Item 19 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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03621100 Supplier Number: 45101711 (USE FORMAT 7 FOR FULLTEXT)

First Virtual Announces System for the Internet

Interactive Facts, pN/A

Nov, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 456

The First Virtual **Internet Payment** System provides the first link between the world of credit cards, banks, processing **agents** and the Internet, according to Lee Stein, president and chief executive officer. The merchant banking...

19/3,K/80 (Item 20 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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03223237 Supplier Number: 44423017 (USE FORMAT 7 FOR FULLTEXT)
Hilton 'Invites' Agents To Diamond Jubilee Celebration
Tour & Travel News, pl6
Feb 7, 1994
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 428

... Apollo interface and book directly with Hilton.
Continuing a three-phase program to centralize and **automate** its commission **payments**, Hilton will soon be able to give **agents** information on no-shows and cancellations, and will bring the Hilton Inns into the program. In the final phase, Hilton will electronically **transfer funds** to agency **accounts**.
Hilton began focusing on agents four years ago. Bruce Rosenberg, director of travel agency marketing...

19/3,K/81 (Item 21 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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01254918 Supplier Number: 41457408
NEW ELECTRONIC PAYMENT SYSTEM WILL MAKE GROCERY SHOPPING FASTER AND EASIER
PR Newswire, pl
July 25, 1990
Language: English Record Type: Abstract
Document Type: Newswire; Trade

ABSTRACT:
A new **electronic payment** platform product is being introduced to supermarkets in several Mid-Atlantic and Mid-South test...

...the fourth largest in the U.S., and Deluxe Data Systems, the nation's largest **third - party** Electronic Funds Transfer (EFT) processor. The new product, specifically designed for use in supermarkets, will...

...cards and electronic checks. The combination of a multi-purpose MOST card and Deluxe's **electronic payment** platform can provide consumers with increased convenience over traditional paper checks, greater flexibility to select...

...from this innovative program as much as consumers. Improving their availability, funds can be easily **transferred** from consumer **accounts** to supermarket **accounts**. A personal identification number will be used to verify a customer's identification and confirm...

...participating supermarkets can help increase market share and average sales per customer. In addition, the **electronic payment** system reduces administrative and check handling costs. Lawler Ballard in Richmond, Virginia, has been retained...

19/3,K/82 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

14582813 SUPPLIER NUMBER: 86064656 (USE FORMAT 7 OR 9 FOR FULL TEXT)

U.S. International Transactions, fourth quarter and year 2001. (Statistical Data Included)

Bach, Christopher L.

Survey of Current Business, 82, 4, 29(46)

April, 2002

DOCUMENT TYPE: Statistical Data Included ISSN: 0039-6222

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 40429 LINE COUNT: 11501

...	45	Foreign currencies	-172	-142
	46	U.S. Government assets, other than official reserve assets, net	21	171
	47	U.S. credits and other long-term assets	-1,011	-1,015...
foreign currencies		-1,031 1,365		
	16	By type: Trade receivables	1,186	166
	17	Advance payments and other claims	-...	

19/3,K/83 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

14118787 SUPPLIER NUMBER: 80772467 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Digital Cash Payoff: Simplicity and fraud prevention are helping PayPal make digital payments real. A worried credit card industry takes note.

Schwartz, Evan I.

Technology Review (Cambridge, Mass.), 104, 10, 62(7)

Dec, 2001

ISSN: 1099-274X LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 4187 LINE COUNT: 00328

... Igor will learn the intricacies of that scam and watch more carefully next time.

Policing **electronic payment** activities is becoming more and more challenging. Last May, officials from the Federal Bureau of...

...credit card numbers traded and used over the Inter net, and wholesale identity theft. Months **before** those arrests, **PayPal** and the FBI first began sharing data and evidence with each other. Levchin says that FBI **agents** have been dropping by PayPal's offices on a regular basis, comparing Igor's red.:

19/3,K/84 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

11765691 SUPPLIER NUMBER: 57589312 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Banking Services: Harness Technology And Come Up With a Winning Business Strategy Which Continues to Serve Public Interests. (Statistical Data Included)

Shuman, John R.

Business America, 119, 1, 27

Jan, 1998

DOCUMENT TYPE: Statistical Data Included ISSN: 0190-6275

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1408 LINE COUNT: 00121

... offering to facilitate electronic commerce and interactive banking, allows customers to monitor checking, savings, and **credit card account** activity and balances; **transfer funds**, including paying **third - party** bills; review their credit line status; and send electronic mail to customer service. On the...

19/3,K/85 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

11586054 SUPPLIER NUMBER: 55427464 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The next upheaval in the US payment systems. (Competition)
Bowers, Tab; Devine, Ted
McKinsey Quarterly, 4, 74(1)
Autumn, 1995
ISSN: 0047-5394 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3478 LINE COUNT: 00286

... savings and loans, and credit unions in America today.
Almost \$33 billion is earned by **intermediaries** such as banks,
credit card processors, and payment networks from the fees paid by
consumers...

...the arrival, of nonbank entrants are bound to erode this dominance with
the shift to **electronic payments**, rendering much of today's costly
banking infrastructure obsolete.
Surprisingly, senior executives at financial institutions...

...various intermediaries from the moment the consumer pays at the checkout
until the funds are **transferred** into the retailer's **account**. When banks
ruled the payments system, this narrow outlook might not have mattered: as
long...

19/3,K/86 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09969909 SUPPLIER NUMBER: 20147114 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Understanding financial EDI. (electronic data interchange) (includes
glossary of EDI terms)**
Pushkin, Ann B.; Morris, Bonnie W.
Management Accounting (USA), v79, n5, p42(5)
Nov, 1997
ISSN: 0025-1690 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2471 LINE COUNT: 00198

Essentially, FEDI is the **electronic** exchange of **payments** and
remittance information between trading partners. We describe here some of
the more common ways that FEDI systems are implemented and the roles that
various **third - party** service providers play. To make the discussion of
FEDI architectures easier to follow, let's...

...has an existing EDI procurement application and wants to extend that
system to include the **electronic payment** of vendor invoices.

BEYOND EFT

FEDI systems involve more than just the electronic funds transfers...

19/3,K/87 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09722932 SUPPLIER NUMBER: 19711717 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Low-end accounting software. (Evaluation)
Davis, Tom
Accounting Today, v11, n14, p24(3)
August 11, 1997
DOCUMENT TYPE: Evaluation ISSN: 1044-5714 LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 3278 LINE COUNT: 00275

... screen. DacEasy provides password security down to the dialog box level.

With the addition of **Internet** access, **electronic payments** can be made through a connection with a **third - party** Internet provider, along with maintaining an on-line cash balance. Credit card purchases can be...

19/3,K/88 (Item 7 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09442468 SUPPLIER NUMBER: 19340337 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Online banking: a survivor's guide. (Consumer Watch) (Internet/Web/Online Service Information) (Column)

Martin, James A.

PC World, v15, n5, p31(4)

May, 1997

DOCUMENT TYPE: Column ISSN: 0737-8939 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1578 LINE COUNT: 00122

... such as CheckFree. Some banks charge \$5 to \$6.50 per month to handle your **electronic bill payments**, while a few offer the service free. If your bank offers electronic access, you can...

...an institution that isn't wired, you're limited to paying bills online via a **third - party** service such as CheckFree, which charges \$9.95 per month.

Personally, I think banking and...

19/3,K/89 (Item 8 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
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09389769 SUPPLIER NUMBER: 19242129 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Taxes: facing new tax-filing requirements. (includes related article on what tax payments may be made electronically)

Low, Kirk H.

Pit & Quarry, v89, n8, p20(3)

Feb, 1997

ISSN: 0032-0293 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1857 LINE COUNT: 00146

... your EFTPS payment, you may have to pay a penalty for late payment of taxes.

Electronic tax payments using an ACH debit will initially be made via a voice response unit or personal...

...of the input methods you expect to use. For personal computer reporting, the Treasury financial **agents** will provide a very basic software package.

Third party software vendors will most likely develop reporting packages for sale to the public or, more...

19/3,K/90 (Item 9 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09309997 SUPPLIER NUMBER: 19096887 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Government electronic payments: a wakeup call for banks.

Glassman, Cynthia A.; Wells, James R., Jr.

Journal of Retail Banking Services, v18, n4, p53(4)

Winter, 1996

LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1765 LINE COUNT: 00147

... to an account at a depository institution or an authorized payment agent. For consumers with **accounts** at a bank, savings institution, **credit** union, or approved payment **agent**, their decision will simply be to elect the account into which the payments are to be made. However, individuals who have chosen checks over **electronic payments** in the past may need education and support in understanding and feeling comfortable with the...

19/3,K/91 (Item 10 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09276004 SUPPLIER NUMBER: 19093050 (USE FORMAT 7 OR 9 FOR FULL TEXT)
A taxing experience: IRS' grace period becomes a time of questions.
(Internal Revenue Service; Electronic Federal Tax Payment System)
Nichols, Don
Restaurant Business, v96, n3, p19(2)
Feb 1, 1997
ISSN: 0097-8043 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 524 LINE COUNT: 00042

... m going to use the credit system because I don't want the IRS taking **funds** out of my bank **accounts**," says Bill Dunaway owner of the 1848 House in Marietta, GA.
Still other restaurateurs decry...

19/3,K/92 (Item 11 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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08985117 SUPPLIER NUMBER: 18675458 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Electronic services. (Internal Revenue Service's Electronic Federal Tax Payment System) (Technology in Tax Filing)
Accounting Today, v10, n15, pS24(1)
August 26, 1996
ISSN: 1044-5714 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 799 LINE COUNT: 00066

... EFTPS when it is time to enroll.
EFTPS uses the Automated Clearing House (ACM) to **transfer funds** to Treasury's **account** and pass along tax information to the IRS. Depending upon their geographic location, taxpayers will enroll with one of two Treasury Financial **Agents**, either the First Chicago/Mercantile Services, or NationsBank. Taxpayers may choose either ACH Debit or...

19/3,K/93 (Item 12 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07566151 SUPPLIER NUMBER: 15929823 (USE FORMAT 7 OR 9 FOR FULL TEXT)
/CORRECTION -- FIRST VIRTUAL HOLDINGS INC./ (Correction Notice)
PR Newswire, p1114SD001
Nov 14, 1994
DOCUMENT TYPE: Correction Notice LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT
WORD COUNT: 1432 LINE COUNT: 00123

... way to conduct business on the Internet, it was announced today.
The First Virtual(TM) **Internet Payment** System is fully operational and provides the first link between the world of credit cards, banks, processing **agents** and the Internet, according to Lee Stein, president and chief executive officer. The merchant banking...

19/3,K/94 (Item 13 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

07540800 SUPPLIER NUMBER: 15815323 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**FIRST VIRTUAL ANNOUNCES EASY, SECURE SYSTEM FOR TRANSACTING BUSINESS ON THE
INTERNET; MERCHANT BANKER LINKS BUYERS AND SELLERS IN CYBERSPACE**
PR Newswire, p1017SD001
Oct 17, 1994
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1273 LINE COUNT: 00107

The First Virtual(TM) **Internet Payment** System provides the first link between the world of credit cards, banks, processing **agents** and the Internet, according to Lee Stein, president and chief executive officer. The merchant banking...

19/3,K/95 (Item 14 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06376780 SUPPLIER NUMBER: 13113435 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**NIAGARA MOHAWK EXPANDS USE OF WESTERN UNION EASY PAY IN-PERSON BILL PAYMENT
SERVICE**
PR Newswire, 0209NY091
Feb 09, 1993
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 433 LINE COUNT: 00037

... customers to pay their bills in person at convenient retail outlets that are Western Union **agents** and have the money **transferred** electronically to the utility's **account** .

"This expansion of our service to all Niagara Mohawk customers potentially increases the number of...

...Perlberg added that "Easy Pay revolutionized the in-person payment process by introducing the first **third - party electronic bill payment** system, and today Easy Pay is the largest provider of in-person utility payment service...

19/3,K/96 (Item 15 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06088792 SUPPLIER NUMBER: 12415116 (USE FORMAT 7 OR 9 FOR FULL TEXT)
NEW JERSEY BELL IMPROVES BILL PAYMENT SERVICE
PR Newswire, 0731A5756
July 31, 1992
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 337 LINE COUNT: 00028

... were handled by about 45 retail establishments. Convenience, grocery and hardware stores typically serve as "**computerized payment agents**" as a service to their customers. Additional retail locations will be added in the near...

...it most convenient to pay their bills by mail. In 1987, the company began providing **computerized payment agents** for customers who need to pay in person.

-0- 7/31/92

/CONTACT: James W...

19/3,K/97 (Item 16 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

05792091 SUPPLIER NUMBER: 11866708 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The M&A Rosters; third quarter 1991.
Mergers & Acquisitions, 26, n4, 65(65)
Jan-Feb, 1992
ISSN: 0026-0010 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 104170 LINE COUNT: 10201

... Systems, a unit of Minnesota Mining & Manufacturing Co., for about \$8 million plus a deferred **payment** of about \$3.4 million to be paid over a 10-year period, for a...

19/3,K/98 (Item 17 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

05087186 SUPPLIER NUMBER: 09766319 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The GST has arrived: here's the systems perspective. (Goods and Services Tax)
Socka, George
Computing Canada, v17, n1, p34(1)
Jan 3, 1991
ISSN: 0319-0161 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1203 LINE COUNT: 00090

... fixed assets as well. Hidden sources of ITC are in employee expense reports, agents' commissions, **automatic payments** and manual cheques. There are some purchases that do not allow an input tax credit...

19/3,K/99 (Item 18 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

04846775 SUPPLIER NUMBER: 08992222 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The check isn't in the mail. (Customer Initiated Payment Service by the Mellon Bank being used by Continental Insurance Co.)
Fairlie, Donald
Best's Review - Property-Casualty Insurance Edition, v91, n6, p76(4)
Oct, 1990
ISSN: 0161-7745 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1445 LINE COUNT: 00115

... and lost checks are some of the obstacles that we have had to contend with. **Automatic payment** programs are making it possible for **agents** and insurers to track payments electronically, expediting the premium collection process.

We are now offering our agents an **automatic payment** system called the Customer Initiated Payment Service, introduced by the Mellon Bank in 1988. This system allows our **agents** to make **electronic payments** to our account at the bank via a toll-free phone call, terminal, PC or...

...call is used most frequently with this system. The system was offered to all Continental **agents** in January 1989 and is now being used by more than 40% of our producers...

...can initiate payments since the system matches both numbers in the bank's master file **before** accepting the **payment** instruction. Higher levels of security that incorporate a system requiring dual release are available. On the effective date, an automated-clearing-house debit hits the agent's **account**, and our **account** is **credited**.

The system can be customized, and with the bank's assistance, we developed an information...

19/3,K/100 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

02564168 SUPPLIER NUMBER: 80772467 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Digital Cash Payoff: Simplicity and fraud prevention are helping PayPal
make digital payments real. A worried credit card industry takes note.**
Schwartz, Evan I.
Technology Review (Cambridge, Mass.), 104, 10, 62(7)
Dec, 2001
ISSN: 1099-274X LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 4187 LINE COUNT: 00328

... Igor will learn the intricacies of that scam and watch more
carefully next time.

Policing **electronic payment** activities is becoming more and more
challenging. Last May, officials from the Federal Bureau of...

...credit card numbers traded and used over the Inter net, and wholesale
identity theft. Months **before** those arrests, **PayPal** and the FBI first
began sharing data and evidence with each other. Levchin says that FBI
agents have been dropping by PayPal's offices on a regular basis,
comparing Igor's red...

19/3,K/101 (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

02128284 SUPPLIER NUMBER: 20086548 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Build your own Web storefront. (using O'Reilly & Associates' WebSite Pro
Web authoring software) (includes a related article on managing
certificates and keys) (Help Desk: NT Webmaster) (Product
Support) (Column) (Tutorial)**
Strom, David
Windows Sources, v4, n1, p186(2)
Jan, 1998
DOCUMENT TYPE: Column Tutorial ISSN: 1065-9641 LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1353 LINE COUNT: 00107

...ABSTRACT: can be used to create a Web store complete with online
catalogs, e-mail and **electronic payments**. WebSite Pro includes a secure
Web server, merchant system, catalog, shopping cart system, payment system
...

...systems use different payment methods, such as VeriFone's vPOS and First
Virtual's FVPay. **Credit** card payments require a merchant **account**, and
several vendors offer to help Web-based businesses create such accounts.
WebSite Pro supports the InternetSecure **third - party** provider that will
set up US-based merchants for a fee of about \$520 and...

19/3,K/102 (Item 3 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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01883721 SUPPLIER NUMBER: 17954048 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**From risks to riches: using the Internet for commercial enterprise.
(Microscope Security) (includes Internet security checklist) (Technology
Information)**
Paone, Joe
INTERNETWORK, v6, n12, pS5(2)
Dec, 1995
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2030 LINE COUNT: 00167

... story. There are various encryption and authentication schemes
being used for many different payment methods. **Online payment** options
include **credit** cards, digital cash, checking **accounts**, ATM cards and
prepaid cards. There are standards emerging that provide security and
services from the consumer to the merchant to **third - party** transaction

service providers.

The next year will be a decisive one for the future of...

19/3,K/103 (Item 4 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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01875971 SUPPLIER NUMBER: 17843682 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Take charge of your money. (evaluation of four personal finance programs)
(includes related articles on online investing, shopping online, tech support on the Web) (Software Review) (Evaluation)
Computer Life, v3, n1, p96(11)
Jan, 1996
DOCUMENT TYPE: Evaluation ISSN: 1076-9862 LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 6344 LINE COUNT: 00498

... I could be relieved of signing checks and licking stamps, too. I wanted to make **electronic payments**. At the time, **third - party** services, which use the Federal Reserve Bank's Automated Clearing House (ACH) network to move money from your bank **account** to your **creditor's account**, were the only option. CheckFree, the service I chose, has several levels of service, with...

...services is becoming a reality. To pay a bill electronically, whether by bank or by **third party**, you merely have to enter the date and amount into an "electronic check," and your...

...and keep your checkbook reconciled. So far, banks have the advantage over CheckFree and other **third - party** bill paying services because banks won't let you overdraw your checking **account** or exceed your **credit** -card limit when making electronic transactions.

Intuit and Microsoft have formed relationships with a score...

...yet with a software company, you can bet that it will soon.

CheckFree has dominated **third - party** bill paying by providing links between three of these four packages (only Microsoft Money doesn...

...for Windows continues to support CheckFree, Intuit and Microsoft have introduced their own ACH-based **electronic payment** services at a rate of \$5.95 for 20 transactions; Microsoft charges 35 cents for...

19/3,K/104 (Item 5 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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01528942 SUPPLIER NUMBER: 12477511 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Check it out. (CheckFree electronic fund transfer service) (Software Review) (Evaluation)
Ihnatko, Andy
MacUser, v8, n9, p29(2)
Sept, 1992
DOCUMENT TYPE: Evaluation ISSN: 0884-0997 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1650 LINE COUNT: 00121

... of writing and mailing out paper checks but by the Jetsons-age method of electronically **transferring funds** from your bank **account** directly into the payee's. Using either the checking software provided by CheckFree or a **third - party** financial package that supports the CheckFree service (such as Intuit's Quicken), you specify who...

...the electronic transfer of funds through the Federal Reserve. If the payee can't accept **electronic payments**, CheckFree will laser-print and mail standard paper checks. Both the **electronic** and the paper **payments** appear on your monthly bank statement; your local bank treats the electronic checks made via...

19/3,K/105 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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04195673 Supplier Number: 54872797 (USE FORMAT 7 FOR FULLTEXT)

Successful online payments strategies.

Electronic Payments International, pNA

May 28, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 3839

... processes associated with the buying of a home are brought under one roof. Locating an **agent**, selecting a neighbourhood, home inspection, shopping for a loan, possibly even relocation services in the...users with common interests. Niche service providers, such as Lendingtree and E-Loan, act as **intermediaries** to deliver customised offerings. Financial supermarket sites, such as Intuit, provide account access and tailored offerings, and **third - party** processing sites that support other sites to offer a whole suite of services such as...

...than 100 lenders. Evolution of the payments model Financial institutions have been historically the primary **intermediaries** in money transmission and the facilitation of business-to-business commerce. The challenge for many institutions is to determine, define and establish a strong position in the emerging **online** world. The typical **payments** value chain has issuing, acquiring, switching, processing, clearing, settlement and accounting elements (see Figure 4...

...is referred as 'finality of payment'. Finally, accounting is associated with posting all the 'value **transfer**' details into customer **accounts**. Looking at the value chain from a web-centric context, the acquiring and processing functions...

...of a 'preacquiring' step - based on my research, this development is about six months away. **Third - party** processing companies and some technology companies will play this role. The rationale for the emergence of this step is that most web **intermediaries** do not want to handle multiple payments instruments and the adjunct processes that sit around...

...multiple web-enabled devices that customers will use as 'gateways' to access the Internet. Web **intermediaries** or cyber-brokers, will focus their efforts on their core business processes and let the...

...to my research. Payments aggregation is a function that potentially will sit with the web **intermediaries** and will be a warehouse of all payments and transactional information. It will co-ordinate...forms of payments instruments for exclusive web domains. The definition of smart cards in an **online** environment should be '**payments agents**' rather than payments instruments. Smart cards will no doubt find their salvation in this domain ...

19/3,K/106 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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04084171 Supplier Number: 53690896 (USE FORMAT 7 FOR FULLTEXT)

Banking on electronics.

Electronic Payments International, n139, pNA

Feb, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1186

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Providing consumers with increased functionality from **e - payments** compared with paper payments is a key goal for banks. Anne Bovaird reports on the...

...of mobile phones and smart cards heralds a new era of comfort for consumers conducting **electronic** commerce. "Making **payments** over GSM lines is nothing new. GSM point-of-sale terminals have existed for some...

...eliminating the need for a dual-slot mobile phone. Operators would then act as an **intermediary** between the user and the bank. This option has not won widespread acceptance since the...Asia's first mobile banking and commerce application. This service allows subscribers to remotely check **credit card accounts**, **transfer** money and order and pay for goods available via the operator's value-added services...

19/3,K/107 (Item 3 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

04032116 Supplier Number: 53353017 (USE FORMAT 7 FOR FULLTEXT)

Bridging the gap.

Distribution Management Briefing, n32, pNA
August, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 814

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...extensive new opportunities for the merged group formed last year. MeritaNordbanken customers can use the **Internet** to make **payments**, transfer funds within the bank, buy and sell securities, make credit applications and order various...

...the virtual world, the bank plans to use the electronic banking channel to become an **intermediary** between its corporate and private clients, according to Thomas Neckmar, head of distribution and service...

...a marketplace for both corporate and private clients. Before a bank was cash withdrawal, salary **accounts** - now we've **added** car dealers, florists, even groceries," Neckmar said.

19/3,K/108 (Item 4 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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04024847 Supplier Number: 53282891 (USE FORMAT 7 FOR FULLTEXT)

-DELUXE DATA: St. George Bank uses Deluxe's new smart card technology.

M2 Presswire, pNA

Nov 27, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 838

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...view of the Adelaide Oval under lights. Ray Webster, St. George business manager, emerging technologies, **electronic** channels and **payment** systems, says: "SACA should quickly benefit from the advantages of smartcards. This system should lower...

...same POS device inside the Adelaide Oval complex; not only from St. George or BankSA **accounts**, but also with **funds** accessed using an EFTPOS debit card issued by other banking institutions. There have been a

...

...Deluxe Data International Company Background Deluxe Data International Limited is the international affiliate of Deluxe **Electronic Payment Systems, Inc.**, a global provider of software products and EFT processing solutions to financial services companies. Deluxe **Electronic Payment Systems** is one of the largest **third party** processors of EFT transactions in the US and has more than 800 customers worldwide. The...

19/3,K/109 (Item 5 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

03667756 Supplier Number: 47900594 (USE FORMAT 7 FOR FULLTEXT)
SALOMON TO OFFER FUND PURCHASES
Financial Net News, v2, n31, pN/A
August 11, 1997
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 261

Under the firm's plans, existing Salomon customers will be able to purchase **additional** shares for their **accounts** through **Automated Clearing House (ACH) payments**. Salomon, however, does not anticipate allowing customers to sell shares and collect the money online...

...password-protected account access feature will be provided through a link to Salomon's transfer **agent**, First Data Corp.

Salomon is also offering a password-protected Web area for associated retail...

19/3,K/110 (Item 6 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03440463 Supplier Number: 47088542 (USE FORMAT 7 FOR FULLTEXT)
NEW VERSION OF PAYMENT SOFTWARE SUPPORTS "SET PROTOCOL"
Computer Protocols, v10, n2, pN/A
Feb 1, 1997
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1109

... consumers to download a virtual wallet which supports a range of payments options. The trusted **intermediary** stores the consumer's private financial information on its server, such as their debit, **credit** and bank **account** numbers, which allows the consumer their choice of payment type. In addition to traditional methods...

...which consumers may make micropayment purchases. Since the virtual wallet is maintained on the trusted **intermediary**'s server, the consumer can access and pay using their wallet from any computer (PC or Mac).

Unlike existing **Internet payment** and intermediation models, GC Tech does not process the transactions. Instead, it licenses its payment technology to trusted **intermediaries**, banks, which can leverage their existing consumer relationships. Meanwhile, consumers can conduct business on the...

19/3,K/111 (Item 7 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03418903 Supplier Number: 47038554 (USE FORMAT 7 FOR FULLTEXT)
GC TECH: GC Tech introduces Globe ID payment 1.5, new version of secure Internet payment software
M2 Presswire, pN/A

Jan 15, 1997

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1177

... consumers to download a virtual wallet which supports a range of payments options. The trusted **intermediary** stores the consumer's private financial information on its server, such as their debit, **credit** and bank **account** numbers, which allows the consumer their choice of payment type. In addition to traditional methods...which consumers may make micropayment purchases. Since the virtual wallet is maintained on the trusted **intermediary**'s server, the consumer can access and pay using their wallet from any computer (PC or Mac).

Unlike existing **Internet payment** and intermediation models, GC Tech does not process the transactions. Instead, it licenses its payment technology to trusted **intermediaries**, banks, which can leverage their existing consumer relationships. Meanwhile, consumers can conduct business on the...

19/3,K/112 (Item 8 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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02458337 Supplier Number: 44916190 (USE FORMAT 7 FOR FULLTEXT)

Visa Pushes Home Banking Into The Spotlight

Bank Network News, v13, n6, pN/A

August 12, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1228

... banking alliances to keep pace with MasterCard, which has partnered with Checkfree Corp. to offer **electronic bill payment** services (see story below), most are surprised that Visa purchased a company. Yet, Wesley C...

...and CEO of Visa Interactive, says the acquisition was necessitated by the concern that many **third - party** vendors would not be focused adequately on Visa's needs, and instead, might use their...

19/3,K/113 (Item 9 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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02316474 Supplier Number: 44506329 (USE FORMAT 7 FOR FULLTEXT)

NEWS ANALYSIS: HOME BANKING MAKES A COMEBACK: VISA JOINS US ORDER'S STEPPED UP BANK STRATEGY; ONLINE RESOURCES ADDS BROKERAGE OPTION

Information & Interactive Services Report, v15, n5, pN/A

March 11, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 2167

... electronic transfers.

In "closed systems"--services with a limited roster of payees--the bank or **third - party** operator can limit the payee list to those that accept electronic transfers. Such systems are...

...generally have access to an open roster of payees, tend to average 10 to 12 **online payments** per month, compared with three or four payments monthly through voice-response units, which generally...

19/3,K/114 (Item 10 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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02043473 Supplier Number: 43718419 (USE FORMAT 7 FOR FULLTEXT)

AUTOMATED BILL PAYMENT STILL PAPER-BASED TRANSACTION

Item Processing Report, v4, n5, pN/A

March 18, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 525

... offered) and to a much lesser degree for some utility payments (generally with no discounts). **Automated** utility bill **payment** capture at retail store **agents** has been successful for some large utilities that receive customized accounts receivable data, frequently for the unbanked--consumers with no bank **accounts** .

Electronic Funds Transfer

Despite the benefits of moving to paperless transactions, such as electronic funds transfer (EFT), many...

19/3,K/115 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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07960693 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Australia Post Ventures Into Internet Bill Payments

NEWSBYTES

October 26, 1999

JOURNAL CODE: FNEW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 326

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... also provide account checking, funds transfers and other banking facilities to bill paying customers, a **third party** like Australia Post is promising access to bill payments across a number of financial institutions...

19/3,K/116 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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06428545

Heritage banks on net

Genevieve Ensor

ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (BUSINESS QUEENSLAND) , p10

July 16, 1999

JOURNAL CODE: WBQU LANGUAGE: English RECORD TYPE: ABSTRACT

WORD COUNT: 126

...accounts to an account at another institution. It is trialing other functions, such as scheduled **automatic payments** to **third - party** accounts. National Australia Bank is also working on multiple **third party** transactions

19/3,K/117 (Item 3 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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06323229

Internet World: Supervised credit cards control online sprees

SECTION TITLE: News

Linda Leung in Chicago

NEWSWIRE (VNU)

July 21, 1999

JOURNAL CODE: WNEW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 133

... tone phone or Web browser. The spending money is held in a trustfund at a **third party** bank. The service is currently only available in the US but William Scheurer, Pocketcard founder...

19/3,K/118 (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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05174285 (USE FORMAT 7 OR 9 FOR FULLTEXT)
New \$10 Billion Broker-Dealer Transforms Guardian into One-Stop Financial Services Provider
BUSINESS WIRE
May 03, 1999
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 741

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... can be moved from PAS products to Guardian products and vice versa. For example, the **automatic payment** option allows for payment of life insurance premiums from systematic stock sale proceeds.
"Some clients..."

19/3,K/119 (Item 5 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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05029987 (USE FORMAT 7 OR 9 FOR FULLTEXT)
First National Bank of Southern Africa to Offer Internet Banking With ACI Worldwide's i24 Solution
BUSINESS WIRE
April 20, 1999
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 474

... i24 and initially offer customers the ability to view account information and initiate transfers and **third party** payments. Additional services will be phased in.

19/3,K/120 (Item 6 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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03320321 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Creative Payment Services Widens Range of Services to Become 'Single Source' Payment Processing Solution for Internet and Telemarketing Merchants
BUSINESS WIRE
November 03, 1998
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 300

...or Internet.

As a third party processor, CPS will permit the use of its merchant **account** for clearing **credit** card transactions for approved companies, or process on-line transactions for merchants using their own...

... validation. CPS will also continue its highly successful Verification Plus program, offering LIVE Verification of **account**, routing and available **funds** data for pre-authorized printed drafts and EFT's.

19/3,K/121 (Item 7 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter

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02881432

CitX Announces New Internet-Based E Commerce Platform for Insurance Companies to Automate Marketing, Underwriting, and Distribution of Insurance Products

PR NEWSWIRE

September 21, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 744

... enable cost effective custom design, and simple integration into any legacy system or enterprise application. **Electronic payment** collection of premiums are processed through the CitX Intrapay system, and the Bill Collect service...

... ECC based in Akron, PA, is a three-year-old leading high-tech company providing **electronic payment** processing services that enable businesses to **electronically** collect and disburse **payment** in the form of EFT and Credit Cards. One of Priority One's flagship products...

19/3,K/122 (Item 8 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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01280370 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Wells Fargo Offers Small Businesses Ability to Pay Taxes Electronically

BUSINESS WIRE

March 30, 1998 13:36

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 424

... Company has been serving the financial needs of small businesses since 1852, when Wells Fargo **agents** operated banking and express offices during the California Gold Rush. Today, Wells Fargo & Company is...

19/3,K/123 (Item 9 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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01232580 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TriSense Offers Bank-Controlled Electronic Bill Presentment Solution

BUSINESS WIRE

March 25, 1998 8:20

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 792

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... are sent, PaySense software at the bank "strips out" all sensitive information such as name, **address**, **account** number and bank routing data. When a customer displays a bill, this information is restored...

... months, as other systems may require. PaySense has been designed to integrate smoothly with other **electronic payment** systems as well, including ACH origination systems, POS and biller accounts receivable systems. TriSense is...

19/3,K/124 (Item 1 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext

(c) 2002 Financial Times Ltd. All rts. reserv.

0002046440 BOCCCB1ABIPT

UK News: Stock Exchange to press ahead with computer services

JOHN MOORE, CITY CORRESPONDENT

Financial Times, P 9
Wednesday, December 7, 1983
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 362

...system.

In addition, it is recommended that there should be a major extension of the **net payment** system for jobbers and brokers which will include all large investors and **agents**. It is hoped that the Clearing House **Automated Payments** System (Chaps) will be used to make an electronic transfer of funds between all direct...

19/3,K/125 (Item 1 from file: 610)

DIALOG(R)File 610:Business Wire
(c) 2002 Business Wire. All rts. reserv.

00420666 20001204339B8601 (USE FORMAT 7 FOR FULLTEXT)

Kurant and SurePay Offer Fast, Easy Access to Electronic Commerce

Business Wire

Monday, December 4, 2000 09:01 EST

JOURNAL CODE: BUSINESS WIRE, COMTEX LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 944

...securely establish a merchant account, and via the SurePay(R) payment gateway, accept credit card **payments** online.

Before merchants can begin selling online, they must select an Internet gateway service and apply for...

...s first paperless, click-through process that enables online merchants to securely establish a merchant **account** and receive a **credit** decision within minutes in order to begin accepting payments. The

SurePay payment solution enables merchants to process **online payments** including credit card transactions, check payments via First Data's TeleCheck(R) subsidiary, and cash payments through First Data's Western Union(R) retail **agent** locations.

"This SurePay agreement provides yet another way for ISPs to benefit from a relationship..."

19/3,K/126 (Item 1 from file: 613)

DIALOG(R)File 613:PR Newswire
(c) 2002 PR Newswire Association Inc. All rts. reserv.

00158118 19990804SFW011 (USE FORMAT 7 FOR FULLTEXT)

Concentrex, ULTRADATA Customers Clean Up at 1999 e-Awards

PR Newswire

Wednesday, August 4, 1999 07:00 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 990

...panel noted the ability of Carolina Collegiate's system to allow members to pay bills **online**, **transfer** between **accounts**, **cut** a check to themselves, request documents mailed to their residence, view year-to-date tax...

...Serving an academic community that expects the latest and best in technology means we have **to** deliver

it or
we're not doing our job. Encore! Personal Branch allows us to...

19/3,K/127 (Item 1 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
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0697992

NEW ISSUES - CHECKFREE **FLIP**
S&P's Emerging & Special Situations September 18, 1995; Pg 17; Vol. 15,
No. 9
Journal Code: ESS ISSN: 0882-5440
Section Heading: NEW AND NOTEWORTHY
Word Count: 655 *Full text available in Formats 5, 7 and 9*

TEXT:

...transactions involving over 4 million households and businesses.

Checkfree traditionally has reached potential customers through **third party** strategic alliances, including AT&T, ADP, MasterCard, Merrill Lynch, Compuserve, Spyglass, Spry and CyberCash for...

... consumer but businesses and financial institutions are also serviced, facilitating automatic accounts receivable collection and **accounts payable** processing, **credit** risk management and private label payment services such as those being introduced via Merrill Lynch...

19/3,K/128 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
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1397667

ATW005

National Data Corporation Subsidiary, Global Payment Systems, Announces Three New Community Bank Clients to Use its PC-Based Cash Management Solution, Bank-On-It(R)

DATE: December 30, 1998 10:41 EST WORD COUNT: 468

... selected Bank-On-It(R), Global's small business cash management solution, to replace their **third - party** cash management service. All three financial institutions are in the process of converting their **electronic payments** and cash management customers to Global's in-bank solution.

Through the license agreements, First...